November 1959

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Clinicians^{1,2} prove Bentyl is <u>long</u> on effective relief... <u>short on</u> unwanted side effects including blurred vision and dry mouth.

1. McRardy and Browne: Sou. Med. J. 48:1139, 1982. 2. Larber and Shay: Ped. Proc. 12:90, 1982.

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November 1954

Medical Economics

AN INDEPENDENT NATIONAL BUSINESS MAGAZINE FOR PHYSICIANS

How They're Insuring Major Medical Expenses	
Is there an answer to budget-breaking sickness costs? Many insurance companies think so. Here are the facts	
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blished monthly and apprighted 1954 by faical Economics, Inc., 10 Orchard St., East atherford, N.J.

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Wallace Croatman
Mauri Edwards

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PUBLISHER:
LANSING Chapman
GENERAL MANAGER:
W. L. Chapman Jr.
SALES MANAGER:
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Says Doctors Shouldn't Be

Hospital Trustees 303

Panorama New kind of blood pro

gram • Underprivileged area gets M.D. • Medical philanthropies collect \$1 billion • Fire insurance rates go down • Rise in individual incomes • Industrial medicine courses catch on

How Research Pays

For the second straight year, Congress has given an unexpected boost to Federally sponsored medical research. In 1953, the lawmakers earmarked \$71 million for such projects—although the President had asked for only \$56 million. And this year they've raised the appropriation to \$81 million.

What's behind this Congressional openhandedness? Dr. Howard A. Rusk thinks he has the answer. The lawmakers, says the medical columnist of the New York Times, have learned that medical research in this country is worth every cent it costs—and far more. He cites the following statistical evidence to show that they're right:

"Between 1944 and 1952, medical research and improved medical education . . . reduced the death rate from all causes by 9.4 per cent . . . [and] the lives of 845,014 Americans have been saved."

As a result, he points out, the national income was up \$1.5 billion

"in 1952 alone." And the Federal Government "profited by \$234 mllion in income and excise tax receipts." ing in

come

225

200

175

150

125

15

XUM

Another Gain for D.O.s

Osteopaths in Missouri have won a long-sought-after victory: recognition by the state's Blue Cross organization. The plan's by-laws have been amended to permit full payment of benefits for (1) patients in osteopathic hospitals that are accredited by the Blue Cross board of trustees, and (2) patients under the care of D.O.s attached to tax-supported hospitals.

Too Few Military M.D.s?

A recent Defense Department order cutting the doctor-troop ratio from four per thousand down to three per thousand may mean that you won't be needed. But it may also mean that if you are called, you'll have to work harder than service doctors used to. Here's what's now happen-

ing in the armed forces, according to an Associated Press report:

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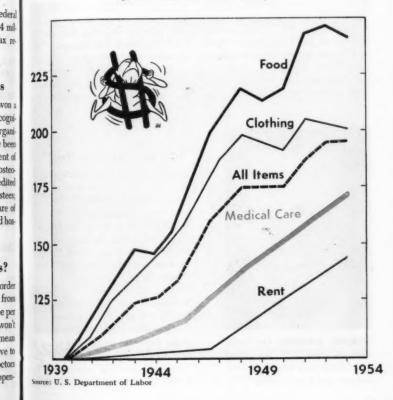
3?

In the Navy, the pinch has become so acute that ships' medical officers are frequently ordered to duty on overworked base hospital staffs the instant their ships reach port.

¶ In all the services, week-end and night work has become a matter

How Consumer Prices Have Climbed

(Price index: 1939=100)



of course. In a large naval hospital in San Diego, Calif., for instance, doctors have been averaging a sixtyeight hour week.

¶ And, at some installations, the doctor shortage has forced a sharp reduction in the traditional free care of service dependents.

New Way to Draw Blood

If you're having trouble getting blood donors in your town, here's an idea: Utica, N.Y., allows parking violators to pay their fines in blood. The plan was devised by Dr. Irwin Alper, local Red Cross chairman; and it seems to be working with a remarkable degree of success.



DONORS GALORE! Dr. Irwin Alper of Utica, N.Y., has talked city officials into letting parking violators pay fines in blood.

First, the doctor succeeded in talking Utica's public safety commissioner into trying his blood-fine system for a two-week period. The pilot program worked out well: Eight violators preferred to part with their blood rather than with their mone. So it was decided to continue the system indefinitely.

Dr. Alper explains that the plaworks on a strict one-to-one conlation: One pint of blood for a ticket. And he points out that the only type of violation that can he fixed by a blood donation is the "stionary" kind (overtime parking parking in a restricted zone, etc. "As a matter of public safety, "heiplains, "we wouldn't attempt to fix moving violation such as speeds or reckless driving."

M.D. for Tobacco Road

Despite the doctor shortage, manufactural communities manage to stheir medical problems. But a long ago, Tennessee physicial learned of an area in their state was so neglected that—to quote medical man—they "turned red the face with embarrassment." Not thanks largely to their efforts, that backwoods families of Clear Evalley are getting good medical for the first time in their lives.

Clear Fork Valley is only sever miles from Knoxville. Yet when a first came to the attention of the Tennessee Medical Association, it 4,000 inhabitants (most of whom

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To clear up the situation-and eventually to help other needy areas -the medical association has created a special foundation. Supported largely by Tennessee physicians themselves, the foundation has already launched a self-help medical care program for Clear Fork Valley.

It has built and equipped a clinic (opened last August). And it has procured a full-time physician for



MOUNTAIN FOLK GET MEDICAL CARE: Dr. David Meek, shown here with wife and baby, is the first M.D. ever for Clear Fork Valley, Tenn. His clinic was built through the efforts of the state medical association.

the valley: Dr. David C. Meek, a recent honor graduate from the state medical school. Dr. Meek will be paid a salary by the foundation; the fees he collects will help replenish the foundation's coffers.

He has his work cut out for him. The disease and infant mortality rates in Clear Fork Valley are just about the highest in the state. But he won't have to do the job alone. The medical society has arranged for monthly visits to his clinic by specialists of every kind.

Says Dr. B. M. Overholt, who heads the foundation's committee on medical care: "The Tennessee Medical Association has accepted the fundamental philosophy that organized medicine can, and should,

assume an active role in the medial affairs of local communities . . . and insure the provision of good medial care to the people." He and his calleagues feel that the work now being done in Clear Fork Valley may set a pattern not merely for Tennesse, but for the entire nation.

\$1 Billion for Health

How much are medical philanthepies collecting these days? According to the latest figures, health and welfare causes received some 25 per cent of the \$4.5 billion donated to charity last year. (The only cause that did even better was religion, which garnered 50 per cent of all contributed funds.)



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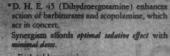
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PANORAMA

Following are the top twelve money-getters in the medical field with receipts listed for the last cal endar or fiscal year: National Foundation for In-National Tuberculosis Association American Cancer Society . . . American Heart Association . National Society for Crippled Children and Adults United Cerebral Palsy Muscular Dystrophy Associations . . . Sister Elizabeth Kenny Foundation National Fund for Medical Education Arthritis and Rheumatism Foundation Damon Runyon Memorial Fund for Cancer Research.

Cheaper Fire Insurance

Planned Parenthood Foundation of America

Chances are, you'll soon be paying less for the fire insurance on you home. Premiums have already been cut in some sections of the country. In California, for example, the Insurance Company of North America has slashed its rates on residential buildings by one-fifth; and an industry-wide reduction of up to 25 per cent was recently put into effect in New York State.

One remaining stumbling block

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PANORAMA

to individual reductions in some states is the opposition of insurance rating organizations. These agencies -to whose services most fire insurance carriers subscribe-claim that rate reductions should come about only by consent of all companies.

But such opposition may soon collapse in several areas. It's probable that the trend set by the move in New York will be hard to stop.

\$7 Million for Schools

The National Fund for Medical Education has distributed \$7 million among the nation's medical schools since 1951, says S. Sloan Colt, fund president. In 1954, for the first time, total contributions in a single year will exceed \$2 million.

Roughly half of the 1954 total will have come from industry (\$50,-000 from United States Steel alone). The balance, of course, comes from the nation's physicians.

"The total still falls far short of the schools' annual need of \$10 million," Colt points out. But he believes that present contributions "have an importance far exceeding their dollar value. The unrestricted nature of the fund's grants makes it possible for the schools to . . . use this money where it is most helpful."

'Health Insurance Story'

Of the 100 million Americans who now have health insurance, more than half are covered by commercial



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for direct vasodilation plus to added central hypotensive a caiming actions of Rauwall serpentina Mannitol hexanitrate . 32 m.

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RAUWOLFIA ...

more normal life sooner for your hypertensive patient



PIONEER IN MEDICINE FOR OVER 125 YEARS

carriers. So says the Health Insurance Council, which represents more than 200 such companies. The Council has just issued an eighty-four-page booklet, "The Health Insurance Story." Designed as a "comprehensive statement of policy, purpose, and practice," the booklet tries to answer the unspoken questions in many a doctor's mind. For example:

Why do so many insurance companies prefer "cancellable" policies? Because with this type of coverage—which can be terminated by either party at the end of any policy year—

One such question—"What are the companies doing about the problem of major medical expenses?"—is answered in full detail in this issue of MEDICAL ECONOMICS. See "How They're Insuring Those Major Medical Expenses." page 97.

the company is apparently be able to evaluate risks. The Coun points out that in this way premiu can be kept lower; and, in addition that the company's right to care is very rarely exercised. "During recent year, says the booklet, "or four-tenths of one per cent of the cancellable policies in force we cancelled by action of the issuit companies."

What about "fine print" clause Any criticism of policies on the ground, says the Council, is "us warranted." It points out that "un der legislation sponsored jointly by the National Association of Insurance Commissioners and the companies, no policy may give more prominence to the positive benefit





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 Russek, H. I.; Urbach, K. F.; Doerner, A. A., and Zohman, B. L.: J.A.M.A. 153:207
 (Sept. 19) 1953. 2. Winsor, T., and Humphreys, P.: Angiology 3:1 (Feb.) 1952.
 Plotz, M.: New York State J. Med. 52:2012 (Aug. 15) 1952.

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effect, yet minimizes digestive disturbances. Its special

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For coughs

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provisions than to . . . safeguards or limitations." As a result, the booklet insists, "the entire policy" is printed in such a way that it's "more readable than . . . the average newspaper

or popular magazine."

Why don't policies cover minor ills? Because health insurance is "of greatest value . . . when the risk insured against is a very serious one and when its occurrence is unpredictable." Thus, the Council booklet points out, "there is but little more reason to seek to insure against minor, recurring health outlays than to seek to insure against one's grocery bills."

Why don't policies cover preventive care-i.e., pay for periodic physical examinations, immunizations, etc.? Because insurance is based on "risk-sharing"—and there's "no hazard or risk involved" in paying for such services.

Why so much emphasis on cash benefits? Because "the idea of collecting cash from an insurance company and disbursing it for services as one sees fit is widely attractive to many people." Medical men and hospitals also gain under a cash system, according to the Council: "The physician or hospital does not become the ultimate insurer or reinsurer, as . . . in 'service benefit plans." Cash-benefit contracts, it says, "enhance the likelihood that [the doctor] will receive 100 cents on the dollar for the services render. ed." MORE→



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1. Cass, L. J. and Frederik, W. S.: Malt Soup Extract as a Rowel Content Modifier in Geriatric Constipation, Journal-Lancet, 73:414 (Oct.) 1953. GOOD FOR GRANDMA, TOO!

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- 1. Shapiro, I.: Postgrad. Med. 15:503 (June) 1954.
- 2. Shapiro, I.: J.M. Soc. New Jersey 50:17 (Jan.) 1953.



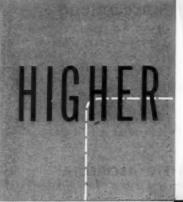
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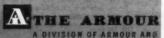
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PANORAMA

Why do insurance men caution against switching companies? For three main reasons:

1. Because health insurance policyholders who change companies "may again be required to pass through a period during which the initial benefit restrictions of a new policy . . . apply";

Because "under the new insurance, some illnesses might properly be attributed to pre-existing conditions," with a resulting loss to the

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3. Because switching policies increases the administrative expenses of the companies. "And the more that any insuring organization must spend on such expenses," says the booklet, "the less it will have available for benefits to policyholders."

We're Getting Richer

Latest income figures indicate that Americans were better off in 1953 than ever before. Their average per capita income (before taxes), according to a Department of Commerce report, was \$1,709. This record sum represents a rise of some 4 per cent over the previous high of \$1,644. (Individual incomes for the first six months of 1954, says the report, dropped only 2 per cent below the corresponding figures for last year-hardly the sign of a severe recession.)

As you'd expect, per capita incomes vary considerably from state to state. In 1953, they ranged all the



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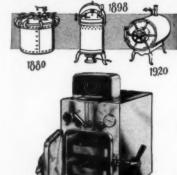
- The tranquilizing, bradycrotic and mild antihypertensive effects of Serpacil, a pure crystalline alkaloid of rauwolfis root.
- The more marked antihypertensive effect of Apresoline and its capacity to increase renal plasma flow.

'Each tablet (scored) contains 0.2 mg, of Serpasil and 50 mg, of Apresoline hydrochloride.

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American all purpose JUNIOR AUTOCLAVE



MODEL 8816 A QUALITY PRODUCT

Che Aristocrat of all pressure sterilizers

featuring the Cyclomatic Timer. A quality product that assures the highest degree of efficiency in sterilization — to safeguard your patients against infectious disease.

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PANORAMA

way from \$2,304 (for Delaware down to \$834 (for Mississippi Here are the figures for the to twelve areas:

Delaware		\$2,304
Connecticut	a	2,194
Nevada		2,175
New York		2,158
District of Columbia	0	2,109
New Jersey		2,095
Illinois		2,088
California	0	2,039
Ohio	0	2,012
Michigan		2,003
Washington		1,882
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1/6 Unit

5 mcg

More Industrial Courses

Fresh evidence that tomorrow's doctor will be better versed in industrial medicine comes from a recent study by the Industrial Medical Association.

It indicates that four medical schools out of every five now include industrial medicine somewhere in their curriculum—and that nearly all such schools make the course mandatory.

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debilitating syndrome

ANEMIA is usually a symptom, but present also are anorexia, anoxia, hypothermia. hypotonia and poor utilization. Often a finicky diet will aggravate the general asthenia.

. . . SYNDROME THERAPY IS LOGICAL . . .

Fortified Iron therapy in the Livitamin formula treats the entire syndrome. Improved appetite and blood picture, better digestion and anabolism are part of the corrective process.

LIVITAMIN with INTRINSIC FACTOR

The pernicious anemia patient and many aging people are deficient in intrinsic factor. For these patients, special Livitamin Capsules have been fortified with adequate intrinsic factor, USP, to help provide full utilization of the antianemic factors in the Livitamin formula.

THE RECONSTRUCTIVE IRON TONIC OF WIDE APPLICATION



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LIVITANING with IRON each fluidounce contains:

fails in elemental iron to 70 mg.)

20 mcgm.

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.450 mg.

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INTAMINO CAPSULES WITH

fom to 25 mg. of elemental (ren) Dismiss Hydrochloride......

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The Exclusive



In Pediatric work, infant is securely cradled on table.



Universal Table in horizontal position for blood pressure check.



"Contour Chair" position with patient comfortably relaxed for nose and throat examination.

... is the answer to all your positioning requirement l you and your patients will appreciate the extreme low point of 261/2" . . . eliminates "climbing up" . . . especially for a or ailing patients. The 441/2" maximum height lets you em your patients at the "working level" most convenient for in any of 12 basic positions. Full 180° table rotation.

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New co.

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for new, safe,
nausea-free,
vomiting-free
comfort in pregnancy

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Bonadoxin*

BRAND OF MECLIZINE HCI, PYRIDOXINE HCI

tablets

New combination attacks nausea and vomiting of pregnancy on two planes:

The Symptomatic Plane - Bonadoxin contains meclizine - the safe, longeracting antiemetic with highly specific vestibular effects.

The Metabolic Plane—Bonadoxin contains pyridoxine—the enzyme-essential vitamin for which requirements are markedly increased during the first trimester. Its presence in high dosage helps restore proper carbohydrate metabolism, glycogen storage and hepatic function, thus correcting physiological derangements associated with "morning sickness."

Clinical results': Abolished vomiting in 40 of 41 gravid women, eliminated nausea in 30 of 41. Less than 3% side effects. Dosage: 1 or 2 tablets, at bedtime. Larger doses if necessary. Supplied: Bottles of 25, prescription only. Each Bonadoxin Tablet contains 25 mg. meclizine hydrochloride, 50 mg. pyridoxine hydrochloride.

L Carrett, T. A.: Personal communication.

STRADEHARK



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Ethical Pharmaceuticals for Needs Basic to Medicine 536 Lake Shore Drive, Chicago 11, Illinois

Era 08 needs a nutritional buildup? Prescribe OBRON*- calcium, fren, plus 8 vitamins, 8 other important minerals.



Women's Tension Symptoms
Are Different!

THE CALENDAR HOLDS THE KEY.

In tension-anxiety states consider premenstrual insion when headaches, nausea, irritability, is somnia and edema appear regularly before mestruation. These symptoms are due to excess finite balance. M-Minus 5 prevents premenstrual tension by reducing excess fluid accumulation . . . efficiency controlled in 82% of cases. (1) By preventing uterine engargement, M-Minus 5 reduces the stimulus to uterine spasm and controls dysmenorthis. M-Minus 5 is not a hormone, narcotic or sedating and does not interfere with the normal mention cycle.

1. Vainder, M.: Indus. M. & S., 22:183, 1953

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Premenstrual Tension and Dysmenorrhea

WHITTIER LABORATORIES, 919 N. Michigan Ave., Chicago 11, III,



Also Ertron s-m with salicylamide and mephenesin

menses.

IN ARTHRITIS ...

Ertron is the systemic therapy of choice for prolonged, sustained improvement. Proved in over fifteen years of extensive use with many dramatic results.

Of 180 arthritic patients, 91.8% showed varying degrees of improvement, maintaining improved status without further medication.

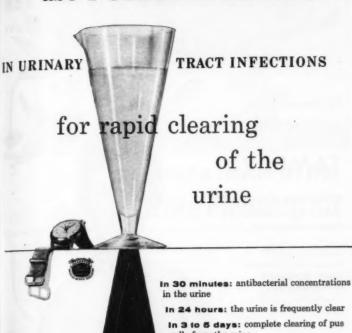
¹Magnuson, P. B. et al: J. Mich. State Med. Soc. 46:71

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use FURADANTIN first...



In 24 hours: the urine is frequently clear

In 3 to 5 days: complete clearing of pus cells from the urine

in 7 days: sterilization of the urine in the majority of cases

With Furadantin there is no proctitis, pruritus ani, or crystalluria.

Average adult dosage: Four 100 mg, tablets daily, taken with meals and with food or milk before retiring.

50 and 100 mg. tablets.

Oral Suspension, 5 mg. per cc.

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FURADANTIN[®]

brand of nitrofurantoin, Eston

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PHYSICIAN'S ROOM PLANNING BOOK-

Suggests ideal room arrangements.

Shows how to place equipment for best use . . . smoothest traffic flow.

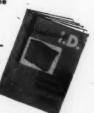


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Five-piece Steelux examining room suite in miniature. Floor is scaled. Shift each piece at will to determine where it fits and looks best. *Integrated Design.

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Full-cotor illustrations and description of Steelux examining room furniture and accessories, most complete selection of matching furniture available.



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1920 South Jefferson Avenue, St. Louis, Mo., for the name of your nearest Steelux dealer. He will be happy to furnish you with your Steelux Office Planning Kit free of charge.



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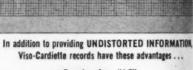
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A test record is taken on each Viso-Cardiette, just prior to packing for shipment, for proof to the owner that it will record accurately the actual potentials encountered in clinical electrocardiography.

The record at right is a specimen of these tests. Not of physiological origin, its wave forms were produced by an electronic device in order that a selected variety could be applied to the Viso, through its patient cable, and in this way show on one record that the instrument's characteristics will suit those voltage forms.

Of special note are (1) the clearly registered notch in the R wave, showing response to rapid fluctuations; (2) the thy positive and negative deviations in the baseline, showing that a pulse as small as 0.02 mv can be recorded clearly at normal sensitivity levels; the level baseline; and the S-T segment (3) recorded on the isoelectric line as it actually existed in the applied voltage.

Descriptive Viso literature and details of an exclusive 15-day trial plan sent on request.



- Freedom from "AC"
- Rectangular coordinates
- Conventional 6 cm width
- STD during leads
- Wide, steady baseline

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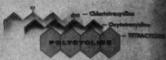
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the only tetracycline produced directly by fermentation from a person of Streptomyces isolated by Bristol Laboratories...rather the by the chemical modification of older broad-spectrum antibiotics.

effective in broad range

against gram-positive and gram-negative organisms.

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(lower incidence of side reactions)
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POLYCYCLINE SUSPENSION 250

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—the ONLY oral suspension of tetracycline that is readly-te-use. Requires no reconstitution, no addition of diluent, no refrigeration—stable at room temperature for 18 months. Has appealing "crushed-fruit" flavor. Supplied in bottles of 30 cc., in concentration of 250 mg, per 5 cc.

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Thank you doctor for telling mother about.

- The Best Tasting Aspirin you can prescribe
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Dyspeptic

antacids neutralize acidity but stop protein digestion





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"Caroid" is a potent proteolytic enzyme from the tropical tree, Carica Papaya. It offers added benefits over animal enzymes or ferments because "Caroid" functions in acid as well as alkaline media. Al-Caroid contains effective antacid ingredients, plus the potent proteolytic enzyme, "Caroid."

Al-Caroid relieves gastric acidity promptly without retarding gastric digestion.

Al-Caroid speeds both the digestion and assimilation of needed proteins.

TABLETS in bottles of 20, 50, 100, 500 and 1000

POWDER in packages of 2 oz., 4 oz., and 1 lb.

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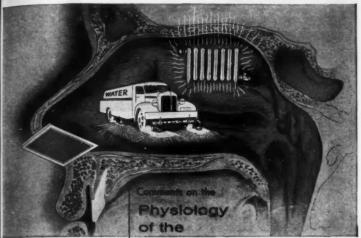
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Upper Respiratory Tract

THE NASAL CAVITY:

The main functions of the nasal cavity are conditioning and exchanging air between the atmosphere and the lungs, as well as smelling. Gross impurities are removed by the fine nostril hairs, and finer impurities are enveloped in the mucous secretion of the intranasal lining and carried away by ciliary action. The air is warmed to a degree approaching body temperature and humidified. About 500 cc. of air are taken in during an ordinary inspiration, totaling 12,000,000 cc. daily.

In the common cold ... when hypersecretion and mucosal swelling interfere with the normal aeration pattern, when abnormal mouth breathing is resorted to as a distress measure, relief can be obtained promptly with topical application of Neo-Synephrine hydrochloride. This potent vasoconstrictor is usually well tolerated — produces practically no sting or irritation on application to mucous membranes — even in infants.

NEO-SYNEPHRINE®



Winterop-Steame INC.

0.25% Solution 0.5% Solution 0.25% Solution (Aromatic) 1% Solution 0.5% Jelly 0.25% Emulsion hydrochloride

Nasal Spray Plastic, unbreakable, leakproof squeeze bottle; delivers fins even mist.

New Symphrine (brand of phenylephrine), trademark reg. U.S. Pat. Off.

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The first complete hematinic providing 1 U.S.P. Oral Unit of antianemia activity in just two small capsules daily

MOL-IRON PANHEMIC

For all anemias responsive to essential blood building factors. Just two capsules daily supply: 1 U.S.P. Oral Unit* of antianemia activity—plus therapeutic quantities of Mol-Iron** and other clinically essential hemopoietic factors.

Formula:

Each therapeutic dose of 2 capsules contains: Mol-Iron

Ferrous Sulfate	
Molybdenum Oxide	×
Vitamin B12 with Intrinsic Factor	
Concentrate 1 U.S.P. Oral Uni	ŧ

 MOL-I PANH E Dosage:

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MOL-IRON

losage: One capsule b. i. d.

hopplied: Bottles of 60 (one month's supply) and 500 capsules.

One U.S.P. Oral Unit represents the minimal amount of the therpeutic agent (Viramin B₁₂ with Inttinsic Factor Concentrate) which, when administered orally each day to a patient with pernious anemia in relapse, produces 1 satisfactory reticulocyte response and subsequent relief of loth anemia and symptoms.

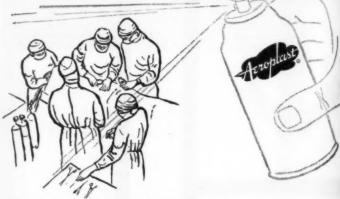
*The significantly superior form of the rapeutic iron. Extensive bibliography on request.

White Laboratories, Inc., Kenilworth, N. J.

White's

Wounds dressed

by pressing a button



Sprayed directly onto the lesion from a self-contained aerosol "bomb", AEROPLAST replaces conventional gauze and tape dressings in all routine surgical uses.

AEROPLAST forms a transparent protective dressing over any body surface, regulless of contour, yet does not restrict circulation, respiration, or movement. Tranparency, a unique advantage, permits critical evaluation of healing progress at a glance without disturbing or removing the dressing.

Aeroplast dressings are impermeable to bacteria. Aseptic lesions remain steriless long as the dressings are allowed to remain intact. Vital fluids and electrolytes are sealed in.

Aeroplast dressings are strong and flexible; they withstand washing, friction, and the stress of motion. They are non-toxic, non-sensitizing, and non-allergenic. Eap to remove after a sufficient period for complete "setting", Aeroplast dressings are simply peeled off.

Major operative procedures such as laparotomies, thoracotomies, ileostomies, skin graft donor sites, openly reduced fractures, etc., as well as burns, excoriation, abrasions, and lacerations, are typical of the broad variety of cases in which Aeroplast has been used to advantage as the sole dressing agent.*

Supplied in 6 or. aerosol-type dispensers through your prescription pharmacy or surgical dealer.

For reprints and literature write to: AEROPLAST CORPORATION
429 Dellrose Avenue, Dayton 3, Ohio

Choy, D. S. J.: Clinical trials of a new plastic dressing for burns and surgical wounds. A.M.A. Arch. Surg. 68:33-43 (Jan.) 1954



NO drowsiness NO depression NO nausea NO sweats NO blood dyscrasia NO addiction

Nothing but Quick, High-Level Analgesia with

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Acetyl-p-aminophenol	300 mg.
Salicylamide	200 mg.
Raphetamine (racemic amphetamine	
phosphate monobasic)	2 mg.
Metronine® (methyl atronine nitrate)	0.5 mg.

Write for complimentary supply.



R.I. STRASENBURGH CO., ROCHESTER 14, N.Y., U.S.A.

BY RONLY

- Arthritic Pain
- Headache
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- Dental Pain
- Post Partum Pain

EFFECTIVE DOSE

1 to 2 tablets every 3 to 4 hours

VERAC

THE BILE SALTAX

works throughout hepato-intestinal system

FORMULA: Each tablet contains Bile Salts 1.07 gr., Ext. Cascara Sag. 1.00 gr., Phenolphthalein 0.50 gr., Oleoresin Capsicum. 0.05 min.

LIVER -Veracolate stimulates liver action, increases flow of bilenature's own laxative.

GALL BLADDER-flushed and thoroughly emptied by the flowing bile.

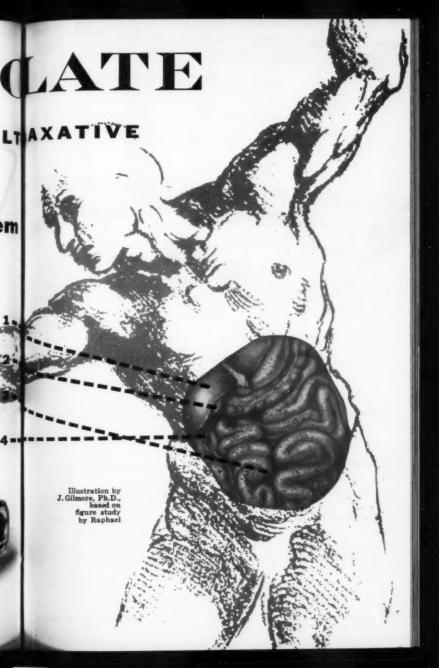
SMALL INTESTINE—Veracolate improves fat digestion.

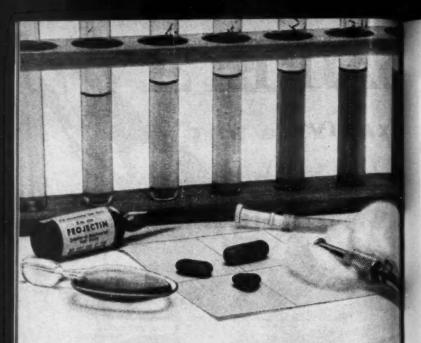
Its bile salts prevent flatulence, "biliousness" and distress after eating. Other components improve intestinal tone and peristalsis.

COLON—Veracolate has a mild yet dependable laxative effect. Dosage (1 tablet t.i.d. or 2 tablets at bedtime) can be readily adjusted to suit each patient.

Box of 12 sample packets, each containing 6 tablets, available on request. Write the Medical Director, Standard Laboratorics, 113 West 18th St., New York 11, N. Y.







the Feosol*family

'positive treatments for common deficiencies

'Feosol' Tablets—the standard therapy for simple iron deficiency.

'Feosol' Elixir—the outstanding liquid iron preparation.

'Feosol Hematonic'—the potent hematinic providing 36 mcg. of B₁₂ daily, plus intrinsic factor†, folic acid, ascorbic acid and ferrous sulfate.

Feosol Plus*—for the patient who is both iron deficient and vitamin deficient—the ideal iron-vitamin formula.

Feojectin*—the safe, rapid-action intravenous iron.

Smith, Kline & French Laboratories, Philadelphia

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†present in gastric substance

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Letters

The high cost of clinical labor-

atories . Should hospitals abandon the forty-hour week? .

The case against staff audits • How to publicize health-plan

limitations • When life insurance agents ask too much

Confession of Doubt

Sirs: A recent article in MEDICAL ECONOMICS dispensed advice on how to make patients more obedient—how to make them follow your instructions to the letter. Frankly, I'd hesitate to require any literal obedience on the part of my patients, since I often don't know whether they'd be better off by following, or by ignoring, the accepted medical practice of the moment. For instance:

How many infants and young mothers were made unhappy twenty years ago, when the opinion of most doctors was that a crying baby should be left rigidly alone! Who was right, the doctor with his theoretical principles of child training, or the young mother whose instincts told her to go to the child and pick it up?

How many old people today are dragging out their lives in boredom and actual misery because some smart doctor has told them they can't smoke, or can't have a cocktail ever again, or can't go down to the office for a few hours a day?

How about the three-weeks-flatin-bed procedure after the operation of twenty years ago? And what happened to the special diet for an acid condition, the extraction of all teeth to eliminate focal infection, the ban on red meat for hypertension?

The fact is: the longer I stay in medicine (and I entered medical school almost thirty-five years ago), the less sure I am about anything—even the desirability of penicillin injections. Sometimes I even confess these doubts to my patients.

Lyon Steine, M.D. Valley Stream, N.Y.

Medical Informers

SIRS: One of the worst evils of the Soviet system is the practice of encouraging children to report their own parents for having capitalist thoughts.

This melancholy observation is prompted by the American College of Surgeons' recent recommendation of a plan to keep the Internal Revenue Service apprised of fee-splitting activities.

MORE→

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THOROUGH . THOROUGH



and so a laxative of choice ...

PHOSPHO-SODA

Purgative: - 4 teaspoonfuls or more before breakfast.

Aperient or mild laxative: —2 teaspoonfuls before breakfast of before other meals, if indicated.

Administer in one half glass of water, followed by a second glass. Phospho-Soda (Fleet) is a solution containing in each 100 cc. sodium biphosphate 48 Gm. and sodium phosphate 18 Gm.

C B FLEET COMPANY, INC . Lynchburg Virginia

Also Gentle ... Prompt . . . Thorough

the FLEET ENEMA

in the "squeeze bottle" disposable unit

And who, according to the A.C.S. plan, is to turn in the names of the fee-splitting surgeons? Why, their brother surgeons!

Maybe this is necessary in the name of progress; but there must be a few old-fashioned doctors who don't quite like the idea of a brother physician's becoming a brother rat.

M.D., Virginia

Boston Isn't U. S.

SIRS: In a recent issue of MEDICAL ECONOMICS, the following statement is made: "At Boston University medical school, 40 per cent of the 1950 freshman class had had 'A' averages in college. Two years later, only 18 per cent of those admitted were 'A' students."

This is incorrect.

The figures, which are quoted from a statement of mine, are for the 1950 and 1952 freshman classes of all the medical schools in the United States. They do not apply to Boston University.

James M. Faulkner, M.D.
Dean, School of Medicine
Boston University
Boston, Mass.

Pathologists' Expenses

Sms: You recently stated that "among the major specialties, radiologists have the highest percentage of expenses." And you gave their average expense in one year as 48 per cent of gross income.

Maybe pathology doesn't come under the category of "major spedalties." But here are the percentages of gross income that we've had to spend in this laboratory over the last six years:

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1948				*					09.4
1949									72.6
1950									74.0
1951									75.5
1952									76.5
1953									76.5

These figures may not be representative of those for all pathologists, inasmuch as we have a very large organization . . . but I'm sure that they're pretty typical for any pathologists who have the privilege of hiring and firing their own personnel.

T. S. Kimball, M.D. Kimball Clinical Laboratories Glendale, Calif.

Keeping Hospitals Open

SIRS: At 4:30 P.M. on a Friday, I was taken to the hospital, presumably with a kidney stone. X-rays were in order, of course, and some kidney function tests.

But the laboratory operates on a five-day week. From 4 P.M. Friday to 8 A.M. Monday, nobody is there. Of course, the interne could have gone in (he doesn't have a five-day week); but the average interne can't do much beyond a routine blood count or urine analysis. So I just lay around all week-end, waiting for the technicians to come back.

It's obvious that the forty-hour week in a hospital is as much a bane to patients as it's a boon to employes. And whom does the angry patient blame? His personal physician, naturally . . .

The hospital keeps its switch-board going twenty-four hours a day, seven days a week. I suggest that it could keep all departments open on Saturday and Sunday, 8 A.M. to 4 P.M. Even though this would cost more in overtime salaries, the increment would not be a very big item in the total budget. And the returns would be tremendous.

M.D., New Jersey

More Eponyms

Sirs: An M.D. friend showed me Dr. Dorgeloh's recent article on medical eponyms. In my opinion, he missed the commonest blooper of all. I refer to the licorice preparation known (incorrectly) to many physicians as Brown's Mixture. Actually, it's just Brown Mixture. Know why? Because it's brown.

> B. Volk, PH.G. New Brunswick, N.J.

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SIRS: Dr. Dorgeloh is only an amateur when it comes to hunting eponyms. Does he know that old people get Young's Syndrome, and that there is such a thing as a Coffin Lid Crystal? I thought not.

Has he never heard of Bang's abortion or the Drumstick Bacillus? What would he do with the Much Bacillus? (No Indian talk, please.) He didn't tell you that you find Herring Bodies in the pituitary and



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MEDICAL ECONOMICS · NOVEMBER 1954



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IN URINARY-TRACT INFECTIONS

High where height counts, ¹ Sulfose blood levels foster antibacterial action where therapy counts—within the infected tissue of the urinary system. ² For Sulfose promotes clinical response through the potent additive attack of three sulfapyrimidines (sulfadiazine, sulfamerazine, sulfamethazine), characteristically high in blood and tissue concentrations.

Low where lowness counts, Sulfose is low in toxicity, low in renal risk ... provides three independent sulfonamide solubilities for protection against crystalluria.³

Suspension Sulfose—triple sulfonamides suspended in a special alumina

gel base for complete dispersion and ready absorption. Indicated in all infections due to sulfonamide-sensitive organisms.

Supplied: Suspension Sulfose, bottles of 1 pint

Also available: Tablets Sulfose, bottles of 100 and 1000

Each teaspoonful (5 cc.) of Suspension and each Tablet contains 0.167 Gm. each of sulfadiazine, sulfamerazine, and sulfamethazine.

Jawetz, E.: California Med. 79:99 (Aug.) 1953.
 Cecil, R.L., and Loeb, R.F.: Textbook of Medicine, W. B. Saunders Co., Philadelphia, 1951, pp. 963-967.
 Sophian, L.H., and others: The Sulfapyrimidines, Press of A. Colish, New York, 1952.
 Berkowitz, D.: Antibiot. & Chemo. 3:618 (June) 1953.

FOR SUPERIOR BLOOD LEVELS

SUSPENSION

SULFOSE

TRIPLE SULFONAMIDES



Philadelphia 2, Pa.





for the 3 patients in 4





...check itching and scales for 1 to 4 weeks

Have you prescribed SELSUN for them yet? Here are the results you can expect: complete control in 81 to 87 per cent of all seborrheic dermatitis cases, and in 92 to 95 per cent of common dandruff cases. SELSUN keeps the scalp scale-free for one to four weeks—relieves itching and burning after only two or three applications.

remarkably easy to use. Applied and rinsed out while washing the hair, it takes little time, no complicated procedures or messy ointments. Ethically advertised and dispensed only on your prescription. In 4-fluidounce bottles with directions on label.

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SELSUN

SULFIDE Suspension

(Selenium Sulfide, Abbott)



1-81-64

Brassy Bodies in malaria? He probably never heard of Budge's Center (yes, it's in his body), and he probably thinks that only brides suffer from Trousseau Disease.

There is even—and here's the proof—such a medical phenomenon as Crackpot Resonance.

Henry A. Davidson, M.D. Cedar Grove, N.J.

Hospital Discipline

Sins: Your article "They Keep Score on Staff Physicians" suggests an efficient way... for a hospital corporation... to force out of business any independent practitioner who may dare to exercise his right of free enterprise.

One can visualize the average

audit committee in such a system

The chairman, of course, is the most aggressive staff surgeon and the biggest income-getter for the hospital (as a perusal of his hysterectomies will show). He and his colleagues have badgered the hospital employed pathologist (probably secretary of the committee) into a tired, leaden-eyed little man ... given to euphemistic phrases.

Hasten the day when a citizen may once again, with a medical school diploma under one arm and a state medical license under the other, go forth to minister to his sick and wounded fellows with the assurance that he has already earned his right thus to minister

Perhaps then the physician will

Angina pectoris prevention



The new strategy in angina pectors in prevention, the new low-dose, long-acting drug—METAMINE. Most effective milligram for milligram, and better tolerated, METAMINE prevents attacks or greatly diminishes their number and severily. Dosage: 1 tablet (2 mg.) after each mest, 1-2 tablets at bedtime.

Thos. Leoming & Co. Inc.

Metamine

Triethanolamine trinitrate biphosphate, Leeming, tablets 2 mg.

Bottles of 50 and 500.

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Micr repor e most widely used Diathermy-now better than ever

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new... Functional design in a trim, sleek cabinet with streamlined operating panel.

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new ... Warranty of two full years on all parts - a guarantee of reliable quality and craftsmanship throughout.

and... just in time to serve the broadening range of new Raytheon Microtherm applications now being reported in professional papers.

Ask your medical equipment dealer to demonstrate the new Raytheon Microtherm, Model CMD-10.

Excellence in Electronics RAYTHEON

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Sodium-free,
potassium-free analgesic
for rheumatic diseases

ARTA

combines

SALICYLAMIDE

(non-irritating to gastric mucon

with

ORGANIC IODINE

(stimulates resorptive processes

plus PABA and ASCORBIC ACID

Warn Henry K. Maintenance of high salicylate blood levels without undesirable side effects has long been a goal in the management of pain in rheumatoid arthritis, rheumatic fever, osteoarthritis, fibrositis and gout.

This goal has been achieved in *Artamide*. Through the use of salicylamide instead of one of the common salts or esters of salicylic acid, *Artamide* avoids gastric irritation. Coadministration of alkalizing agents is therefore unnecessary. In addition, *Artamide* is completely free of sodium and potassium—an important consideration for patients requiring restricted intake of these elements.

Artamide, too, is the first anti-rheumatic analgesic to employ the fibrolytic action of iodine to stimulate resorptive processes. Organic bonding of iodine in Organidin (Wampole) sheathes the destructive power of elemental iodine while preserving its therapeutic utility. The efficacy of Artamide is further enhanced by the potentiating effect of PABA and the compensating action of ascorbic acid.

WAMPOLE DE DE DE LES DE

COMPOSITION: Each white, coated *Artamide* tablet contains Salicylamide (0.25 Gm.), PABA (0.25 Gm.), Ascorbic Acid (20.0 mg.) and *Organidin* (10 mg.).

SUPPLIED: Bottles of 100 and 500. Dosage: Two tablets three or four times daily; in acute rheumatic fever, may be increased to two tablets hourly.

Wampole LABORATORIES

leny K. Wampole & Company, Inc., 440 Fairmount Avenue, Philadelphia 23, Pa.

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be capable of practicing his profession without the surveillance of eager young tyros, fresh from courses in hospital administration, and of committees of hospital-selected doctors with their "top-notch audit systems."

Joseph I. Mossberger, M.D. Denver, Colo.

Improving Blue Shield

Sirs: The rapid growth of health insurance seems to be leading medicine inevitably toward standard fee schedules—i.e., the same charge for everybody, regardless of income.

In my opinion, doctors are in a position to halt this trend. Specifically, they'd be well advised to establish a schedule of health insurance premiums (and fees for service) related to the income level of the subscriber.

Low-income groups unable to afford present premiums would be granted a reduced rate; and the doctor in turn would accept a reduced fee. The schedule would even allow for charity care.

Thus—through the mechanism of insurance—physicians would formalize what many of them already do in their own practices.

Kenneth Williamson Director, Washington Service Bureau American Hospital Association Washington, D.C.

Sirs: It is well known that most subscribers to health insurance think they have more benefits than their policies actually stipulate. To save everyone time, money, and he aches, I suggest that, from now all policies include simple statem—in bold, black print on the first professed what will NOT be a

My idea of the format is so thing like this:

This Policy Will	NOT PAY TO
Service	Ехсерон
Office visits to your	See page
physician	lines 11-
House visits by your	See page 8
physician	lines 12
Illness present when	
policy was pur-	No excep
chased	tions
Minor surgery, not	1
requiring hospi-	No exec
talization	tions
Obstetrics	No excep
	tions

Listing policy page and line abers this way would save hour reading and checking contracts.

Such candor on page 1 might slow up the high-pressure, big-pr ise salesman. But I believe all we be better served in the end...

W. A. Waters, M. Lubbock, To

Sins: . . . Too often the subscriving who pays a premium for a serving becomes ineligible for it on crowthe state line.

Miss S, for example, has R Cross and Blue Shield in Pennvania. She is treated in a Kentus hospital... Then she learns that wherever Codeine + APC is indicated

PERCODAN°

Provides faster, longer-lasting, and more profound pain relief. Obtainable on prescription. Narcotic blank required.

"Saits of dihydrohydrosycodeinene and hematropine, plus APC.

ENDO PRODUCTS INC., Richmond Hill 18, N.Y.

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AMES COMPANY, INC.

Ames Company of Canada, Ltd., Toronto

LETTERS

WHA

is not eligible for anesthesia benesia Why? Because she pays for them in her Blue Cross (Pa.) plan, while anesthesia in Kentucky is provided by Blue Shield . . . Correspondence with both plans only produces the admission, "Nothing can be done."

Here, surely, is something that needs correcting: a patient who doesn't get a service that he or she pays for.

Keith W. Cameron, M.B., CH.B. Ary, Ky.

TV Credit

Sins: In your recent report of the University of Southern California's pilot experiment in teaching medicine by television, you gave me credit for the experiment.

It's a source of considerable distress to me that you neglected the role played by Mr. Charles Saullo of the Department of Communications. My own role was as secondary as that of the medical students whose willingness to participate made the project possible.

Hans H. Zinsser, M.D. Los Angeles, Calif.

Make the Agent Pay

Sins: I have a solution for the problem of the insurance agent who constantly demands an "emergency" examination at the patient's home.

Consider the case of Mr. X, who

MacGF

^oFor readers unfamiliar with the M.B. and Ch.B. degrees, Dr. Cameron explains: "Bachelor of Medicine, Bachelor of Surgery ('Chirurgerie') is the regular degree of most English medical schools. It corresponds to the American M.D., whereas the English M.D. is . . . a purely academic, post-graduate affair."



Special aspirating syringe assures complete and positive aspiration with maximum ease.

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SYRINGE



The short, large gauge aspirating tip easily penetrates toughest of vial stoppers, permitting easy withdrawal of the most viscous solution. Short tip just penetrates stopper, allowing withdrawal of entire contents without waste. Injecting needle never touches vial . . . contamination of contents virtually eliminated and needle life lengthened.

Designed to be used with VIM Stainless Steel and VIM Laminex hypodermic needles.

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To restore the "know-how"



capsule contain 0.30 Gm. of glutamic acid hydrochloride with 0.25 Gm. of mephenesin.

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for anxiety-tension patients

Mephate[®] is a preferred skeletal-muscle relaxant, because its glutamic acid hydrochloride component enhances the systemic action of the mephenesin, thus providing:

- -effective relaxation on lower mephenesin dosage*
- -therapeutic response in many patients previously unresponsive to mephenesin alone.*

A. H. ROBINS CO., INC., Richmond 20, Virginia Ethical Pharmaceuticals of Merit since 1878

Mephate¹



the improved relaxant

*Hermann, I. F. and Smith, R. J.: Journal-Lancet 71:271, 1951. is taking out a \$25,000 policy. He's leaving on the morning plane for Timbuktu, and *must* be examined at 1:30 A.M. at his home (fifteen miles outside the city limits).

This is an emergency, all right—but to the agent, not the doctor. Therefore I suggest that in such cases an additional medical fee of \$5 or \$7.50 be paid—to be deducted from the agent's commission . . . This would give the agent a real incentive to try to get all applicants to go to the doctor's office.

M.D., Missouri

Best None Too Good?

Sirs: About "The Best Three-Man Office I've Seen" [August, 1954]: Maybe it is. But take a look at that floor plan—the business office is only as big as an examining room!

Wait until those doctors have been there another year or two, and they'll see their error . . . the classic error of all M.D.s: Lots of room for consultation and examination, and no room for the most important part of the business, as far as keeping them going is concerned.

... I'd be interested to know how two secretaries handle all the registrations and record-keeping, and get through the billing, as well as the mountains of insurance work, inthat little cubbyhole . . .

Earl J. Leeney

Business Manager, Magliolo Chic Dickinson, Ter.

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MEDICONE COMPANY • 225 VARICK STREET • NEW YORK 14, N. T.

MEDICAL ECONOMICS • NOVEMBER 1954

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TORYN*



Toryn' "is an effective antitussive agent with anticholinergic properties primarily, but is essentially free of atropine-like [side] effects. 'Toryn' has been well tolerated and appears to have a sedative effect on the bronchioles.''1

- potent Toryn's specific depressant effect on the cough reflex is comparable to that of codeine, both in intensity and in duration.
 - safe Unlike codeine, "Toryn' does not cause the constipation, drowsiness and depression so often brought on by even small doses of codeine and the other opiates.
- non-narcotic 'Toryn' is a new, synthetic drug, chemically unrelated to the narcotics.
 - Available: Syrup, in 4 fl. oz. bottles.

 Tablets, in bottles of 25.

Smith, Kline & French Laboratories, Philadelphia

I. Segal, M.S., et al.: Advances in the Physiology and Treatment of Bronchial Asthma, Quart. Rev. Allergy & Applied Immunology 6:399 (December) 1952.

★T.M. Reg. U.S. Pat. Off. for caramiphen ethanedisulfonate, S.K.F.

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Kymographic recording shows normal contraction of rabbit jejunum in 100 cc. of Tyrode's solution, When the EMETROL solution is replaced with fresh Tyrode's solution, normal contraction resumes.



With 1.0 cc. of EMETROL, these effects become much more marked.

Adding 0.5 ec. of EMETROL immediately relaxes the muscle... reduces rate and amplitude of contraction.

this is why

METROL controlspide

drate Solution permits effective physiologic control of functional nausea and vomiting—without recourse to antihistaminics, sedative, or hypnotic drugs.

Pleasantly mint flavored, EMETICAL
provides balanced amounts of levulose and dextrose in coacting association with orthophosphoric acid,
stabilized at an optimal, physic-

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When the EMETROL solution is replaced with fresh Tyrode's solution, normal contraction resumes.

Contraction virtually cases with addition of L5 cc. of EMETROL.

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ETROL

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Thus, EMETROL can be given safely
-by teaspoonfuls for children,
tablespoonfuls for adults—at
repeated intervals until vomiting
traces.

wortant: EMETROL is always then undiluted. No fluids of any and should be taken for at least in inutes after taking EMETROL.

INDICATIONS: Nausea and vomiting resulting from functional disturbances, acute infectious gastroenteritis or intestinal "flu," pregnancy, motion sickness, and administration of drugs or anesthesia.

SUPPLIED: Bottles of 3 fl.oz. and 16 fl.oz., at all pharmacies.

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Professional Kleenex in the new white box-



Now Kleenex, the only tissue that pops up, serves just one at a time—comes in a new professional packing. The new white Kleenex box is designed especially for physicians and dentists. And you can order Kleenex* Tissues in an easy-to-store case of 24 boxes. Keep Kleenex handy—for dozens of office uses.

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No other pediatric vitamin is stable. Separate packaging assures full potency the day a use. Note, too, the high B₁₃ assorbic acid content. This is to product to specify for the critical early months of rapid growth.

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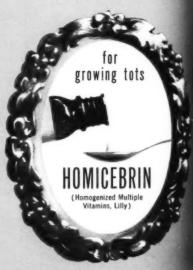
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In packages of 30 and 60 cc.

The original homogenized multiplevitamin product. Taste-tested for flavor, homogenized for easy absorption.

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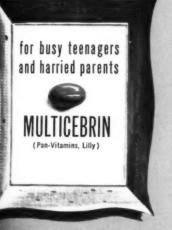
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All things considered, the "best buy" in the quality multiple-vitamin market. In quality, formula, and price, 'Multicebrin' has no equal.

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A potent, comprehensive dissupplement.

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The most potent multiple vitamin you can prescribe.

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CONVERTIN supports digestive function by selective release of:

hydrochloric acid in the stomach, and desoxycholic acid and pancreatin in the small intestine.

Experience shows that the supplementation of gastric and pancreatic digestants is normally beneficial among the elderly. 1-3

ONVERTIN°

digestant tablets

permit a more varied diet ... better nutrition... by partial replacement of digestants diminished with age.

Each CONVERTIN Tablet is actually two tablets in one:

A sugar-coated outer layer designed to release in the stomach:

Betaine HCl... 130.0 mg. (Provides 5 minims Diluted Hydrochloric Acid U.S.P.) and Oleoresin Ginger... 1/600 gr.

Surrounding an enteric-coated core designed to release in the small intestine:

Pancreatin . . . 62.5 mg. (Equiv. to 250 mg. U.S.P.) and Desoxycholic Acid . . . 50.0 mg.

DOSAGE: Two tablets with or just after meals, Dose may be reduced, usually after first week, at the discretion of the physician.

SUPPLIED: In bottles of 84 and 500 tablets.

Available on prescription only

B.F. ASCHER & COMPANY, INC.

Ethical Medicinals KANSAS CITY, MO.

References: 1. Leo, R. L.: Chicago M. Soc. Bull.: 66:503, 1946. 2. Golob, M.: Am. J. Digest. Dis. 18:300, 1951. 3. McLester, J. S., and Darby, W. J.: Nutrition and Diet in Health and Disease, ed. 6. Philadelphia. W. B. Saunders Company, 1952, pp. 416, 476.

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On a persistent diet of fried fare, indiscrimination may be leaping from the frying pan into the fin.

The result, of course, is multiple vitamin define and time for dietary reform—plus a sound supplement.

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Why DAYALETS? Because each tiny tablet on 10 essential vitamins. Because DAYALETS are not fish-oil odor, taste, allergies. And because in DAYALET A DAY is all they need.

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FOR SEDATION

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AUTENSIN In Mild and Moderate Hypertension

Each tablet contains 2 mg. of the alseroxylon fraction of Rauwolfia serpentina. The ideal Rauwolfia preparation for starting therapy in every patient.

Dose: Two tablets (4 mg.) once daily.

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Provides per tablet 1 mg. of Rautensin and 3 mg. of mixed Veratrum alkaloids (alkavervir) The safest of the more potent hypotensive combinations.

Dose: One tablet, q.i.d., p.c. and at bedtime, at no less than four-hour intervals.

CRYSTOSERPINE For Tranquilizing Sedation Without Somnolence

Each tablet contains 0.25 mg. of crystalline reserpine. Especially valuable when emotional agitation and anxiety must be controlled. Produces sedation without somnolence.

Dose: One to four tablets daily, depending on degree of sedation required.

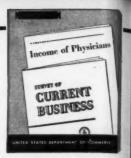
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the fire.

Official statistics show doctors face rapid loss of earning power after 50





Mutual Benefit's New MANAGED DOLLARS PLAN overcomes this obstacle to successful retirement

UNLIKE OTHER PROFESSIONAL MEN ..

... Department of Commerce statistics show the doctor, as he approaches retirement age, earns less than half what he did in his peak years. Too often this is not planned for ... and he is forced to continue practice ... to postpone retirement indefinitely. Managed Dollars recognizes the doctor's special problem of providing adequate income for a longer later-life period.

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... may have social security, company sponsored health and pension plans – the doctor does not. He's on his own. And he's hit harder by taxes than other professional people.



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... provides needed family protection now... and at the same time, steadily builds financial reserves to give him a good income after earnings dwindle. And, if he qualifies, Managed Dollars even protects him from disability, with what has been

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It frees him from present worry and sets about, in a business-like manner, to give him financial independence. Each Plan depends so entirely on the doctor's individual situation - it's impossible to describe it in print. To find out what Managed Dollars can do for you, call your Mutual Benefit Life man. He will-without obligating you in any way help you diagnose your needs and create a plan that meets them in every detail. If you'll ask your nurse to drop us a note on your stationery, we'll have him arrange a mutually convenient appointment.

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In cancer patients THORAZINE*

-relieves:

intractable pain

by the potentiation of analgesics, narcotics and sedatives.

nausea and vomiting

due either to the malignancy or distress-producing therapy.

apprehension and anxiety

associated with cancer and thus promotes a sense of well-being.

From a study of 'Thorazine' in patients with far advanced cancer, Lucas et al. state:

"Favorable effects included relief of pain, muscle spasm, nausea, vomiting, dyspnea, cough, restlessness, apprehension . . . improvement in appetite, sleeping, strength, sense of well-being and decrease in need for narcotics."

Proc. Am. A. Cancer Research 1:30 (April) 1954

Available in 10 mg., 25 mg. and 50 mg. tablets; 25 mg. ampuls (1 cc.) and 50 mg. ampuls (2 cc.).

Additional information on 'Thorazine' is available on request.

Smith, Kline & French Laboratories 1530 Spring Garden Street, Philadelphia 1

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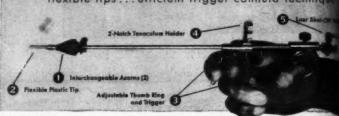
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Announcing

The New KAHN Trigger Cannula

A new office model at a new tow price . . . self-retaining flexible tips . . . efficient trigger cannula technique.



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The new office model Kahn Uterine Trigger Cannula is the ideal instrument for tubal insufflation with CO₂ or for x-ray diagnosis by means of hysterography, hysterosalpingography and cervicography.

- Interchangeable Acorns—They seal by molding to the shape of the cervix. No leakage, no slipping, no trauma. Supplied in 2 sizes.
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E-1000 KAHN UTERINE TRIGGER CANNULA-1-Office Model. Stainless steel cansula shaft—all sparts non-corrosive; with 2 interchangeable setatandard and giant size) and a 10-inch length of INTRAMEDIC Polyethylene Tubing for extra tips.



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what's the life span of a child's shoe size?

It depends on many things, of course
... the child's age and rate of
growth ... the type of shoe,
the care with which it was fitted.

As you know, this makes it important that parents check the size of their children's shoes regularly. The makers of Stride Rites have constantly urged mothers to remember that shoes are often outgrown before they're outworn . . . and to use their Stride Rite dealer's free size check-up service, which includes "reminder" cards mailed at regular intervals.

This check-up service . . . plus a construction which allows ample room for normal growth . . . and Stride Rite dealers' careful fitting methods are all a part of our i foot-protection program.

Most doctors who know Stride Rites recommend them.



DOCTOR:

If you are not already familiar with Stride Rites and Stride Rite Shoes with Extra Support, write: Green Shoe Mfg. Co., 960 Harrison Ave., Boston, Mass. in hypertension...

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More Widely Applicable

So Easy, too ...

merely two 2 mg. tablets

The ORIGINAL alseroxylon fraction of Rauwolfia

Because ... Rauwiloid is not a single alkaloid. It contains, besides reservine, a number of active alkaloids, for example rescinnamine, reported to be more hypotensive but less sedative than reserpine.

Because ... Rauwiloid is freed from the inert dross of the whole root and from undesirable alkaloids, such as vohimbine-type alkaloids.

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Tarbonis supplies the benefits of time-tested tar without its objectionable features—assures patient cooperation.

Easily applied, quickly and completely absorbed into the skin, Tarbonis stops itching and provides rapid relief. It is free of tarry odor, is pleasantly scented, and cosmetically acceptable to the most fastidious. The vanishing cream base permits deeper, more effective penetration without staining or soiling.

INDICATIONS

Eczema, infantile eczema, psoriasis, folliculitis, seborrheic dermatitis, intertrigo, pityriasis, dyshidrosis, tinea cruris, varicose ulcers, and other stubborn dermatoses.

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On prescription from all druggists in 21/4 oz., 8 oz., and 1 lb. jars.

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Pyribenzamine Relieves Congestion

Ephedrine Relaxes Bronchioles

Ammonium Chloride Liquefies Mucus

Each 4-ml. teaspoonful of Pyribenzamine Expectorant with Ephedrine contains 30 mg. Pyribenzamine citrate (equivalent to 20 mg. Pyribenzamine hydrochloride), 10 mg. ephedrine sulfate, and 80 mg. ammonium chloride; cherry-flavored.

Also available: Pyribenzamine Expectorant with Codeine and Ephedrine (above formula plus 8 mg. codeine phosphate per 4-ml. teaspoonful); peach-flavored. Both preparations in pints and gallons.

Pyribenzamine® Expectorant

Pyribenzamine® (tripelennamine CIBA)

CIBA Summit, N. J.



Protect both mother and child from the dangers of anemia, avitaminoses and calcium deficiency, and ensure adequate nutrition. Available in bottles of 100 and 1,000. Dosage: 1 to 3 capsules daily.

Vitamin A (Acetate) 2,000 U.S.P. U. Vitamin D (Viosterol) 400 U.S.P. U. Thiamine HCl (B1) 2 mg. Riboflavin (Bo) 2 mg. Niacinamide 7 mg. Vitamin B12 1 microgram Vitamin K (Menadione) 0.5 mg. Ascorbic Acid (C) 35 mg. Folic Acid 1 mg. Calcium (in CaHPO₄) 250 mg. Phosphorus (in CaHPO₄) 190 mg. Dicalcium Phosphate 869 mg. Anhydrous (CaHPO4) Iron (in FeSO4) 6 mg. Ferrous Sulfate 20 mg. Exsicented Manganese (in MnSO₄) 0.12 mg. (The need for manganese in human

nutrition has not been established.)

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It's that last word which assures your patient the Lederle formula.

And to relieve the excessive nausea of early pregnancy-

GRAVIDOX

Pyridoxine-Thiamine Lederle

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Available in parenteral form for initial treatment; in oral form for continued therapy.

Solution: Vial of 10 cc.

Tablets: Bottles of 50 and 250



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Editorials

Why some doctors' fees are

resented • How many V.A. hospitals? • Tax complications for

doctors • Extra punch for your collection letters

Undermining Your Fees?

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We know a doctor whose favorite expression is "There's nothing to it." He's apt to use the phrase when treating a patient, when recommending an operation, or when responding to a patient's thanks. He probably doesn't realize how often he says it—and how often it makes patients raise their eyebrows when they get his bill.

"If there's nothing to it," one of his patients commented recently, "then why does he charge so much?"

The strange thing is, this doctor's fees are actually lower than those of many colleagues. But by belittling his own services, he creates the impression that they aren't worth what he charges. And we have a hunch that a good many other M.D.s stir up similar fee resentment by the casual phrases they sometimes use.

The other day we watched a young surgeon suturing an old man's hand. The patient was nervous; and in trying to soothe him, the surgeon said: "It's just a small cut."

Quite obviously, the surgeon was minimizing the old man's trouble. In

the process, he was also minimizing his own services. Fixing a "small cut," as the patient later looks back on it, will probably seem to rate no more than a trifling fee.

Recently, too, a family doctor was trying to convince a hesitant housewife that she needed an appendectomy. "It's really a simple procedure these days," he told her.

The woman went through with it. But she remembered the doctor's words when she got his subsequent statement. "I can't see why a simple procedure should cost as much as \$175," she complained to her husband. She still hasn't paid the bill.

Many an M.D. gets so adept at certain procedures that he tends to view them as routine. But if his words convey this attitude to the patient—well, then who wants to pay more than a routine fee?

Don't get us wrong: We're not suggesting that you ever capitalize on the patient's fears. We are suggesting that you:

¶ Tell the patient as much about his case as your time and his intelligence allow. If surgery is indicated, let him know that there's always

rula.

EW YORK

some danger, but that vast precautions are being taken.

¶ Describe as many of the factors behind your treatment as you can. In other words, let the patient know what he's getting for his money.

¶ Banish from your conversation such casual phrases as "There's not the slightest cause for concern," "All you need is a prescription," and "Nature takes care of conditions like this." With most such phrases, you're simply undervaluing yourself.

V. A. Waiting List

Have too many hospitals been built by the Veterans Administration?

According to Admiral Joel T. Boone, the V.A.'s chief medical director, "this contention is completely refuted by the size of the waiting list of veterans seeking admission ... The waiting list of veterans who are eligible for hospitalization, and who have been certified by the Veterans Administration as needing hospitalization, has averaged more than 17,000 every day in the week for many months . . ."

We are disturbed by this statement. We are disturbed because, although the V.A.'s present hospitalbuilding program is virtually complete, the V.A. waiting list remains. And if it can be used to justify the present V.A. empire, it can also be used to justify further expansion.

We don't think it should be so used. [MORE→

Rauwidrine TA A COMBINATION OF RAUWILDID® 1 MB. AND AMPRETAMINE SULPHATE 5 MB. IN ONE SLOW-DISSOLVING TABLET. NO BARBITURATES. NO HORMONES Better Mood Elevation Therapy FREER FROM JITTERS, TREMOR, EXCITATION, INSOMNIA Riker LABORATORIES, INC., LBS ANGELES 48, CALIF.

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Tetracyn

Brand of tetracycline

For well-tolerated therapy of such common infections as:

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Preumococcal infections. including pneumonia, with or without bacteremia; streptococcal infections, with or without bacteremia, including follocular tonsillitis, septic sore throat, scarlet fever, pharyngitis, cellulitis, winary tract infections due to susceptible organisms, and meningitis; many staphylococcal infections. with or without bacteremia, including furunculosis, septicemia, abscesses, impetigo, acute otitis media, ophthalmic infections, susceptible urinary tract infections, bronchopulmonary infections, acute bronchitis, pharyngitis, laryngotracheitis, tracheobronchitis, sinusitis, tonsillitis, otitis media. and osteomyelitis; certain mixed bacterial infections; soft tissue infections due to susceptible organisms.

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Pfizer Laboratories, Division, Chas. Pfizer & Co., Inc.
world's largest producer of antibiotics,
discoverers of oxytetracycline and
the first to describe the structure of
tetracycline, nucleus of modern
broad-spectrum antibiotic therapy.

Tetracyn is supplied as Capsules, Tablets,
Oral Suspension (chocolate flavored),
Pediatric Drops (banana flavored),
Intravenous, Intramuscular, Ophthalmic
Ointment, and Ointment (topical).



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THE FIRST antifungal antibiotic

MYCOSTATIN

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Highly effective for prevention and treatment of intestinal moniliasis

The intestinal flora of patients treated with oral antibiotics, particularly the broad spectrum preparations, undergoes profound changes. In many cases there is a strong overgrowth of Candida (monilia), and the extent of overgrowth seems to be proportional to the amount of the antibiotic taken. This phenomenon does not necessarily lead to clinical moniliasis, but a considerable number of patients with an overgrowth of Candida have intestinal symptoms, including diarrhea, ulceration, anal fissure, and persistent pruritus.

When such effects are due to Candida, they can be prevented by Mycostatin. Established monilial infection of the gastrointestinal tract can be cleared up by Mycostatin in 24 to 48 hours.

'Mycostatin' is a Squibb trademark

Dose: 500,000 units t.i.d.; to be doubled if intestinal fungi are not suppressed. Mycostatin is well tolerated by nearly all patients, and is compatible with the commonly used antibiotics.

500,000 unit tablets Bottles of 12 and 100 BROAD SPECTRUM ANTIBIOTIC OF CHOICE

STECLIN

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Squibb Tetracycline Hydrochloride

Steclin is the newest broad spectrum antibiotic,

- Fewer side effects, better tolerated than oxytetracycline or chlortetracycline.
- · Greater stability in blood serum.
- Efficient distribution to tissues and body fluids.
- · Fully effective blood levels.

50 and 100 mg. capsules Bottles of 25 and 100 250 mg. capsules Bottles of 16 and 100

SQUIBB

The range of clinical usefulness of Steclin is similar to that of oxytetracycline and chlortetracycline. It is often superior to its analogs because therapeutic blood levels are achieved with fewer gastrointestinal side effects.

As with all broad spectrum antibiotics, overgrowth with nonsusceptible organisms, particularly monilia, may occur.

'Steclin' is a Squibb trademark

Who are these veterans on the waiting list? For one thing, they're men with non-service-connected ailments that are in no way related to their military service.

For another thing, they're mostly men who are now being cared for in state institutions—mostly mental patients waiting to switch to V.A. hospitals when space becomes available. Some 13,000 of the 17,000 on the V.A. waiting list fall in this category.

Thus, the men on the waiting list are not going without care. Most of them are getting it through state institutions instead of through Federal ones. And while the overcrowding of state mental hospitals has long been notorious, we're not so sure that this automatically just fies the building of more and more V.A. hospitals. Why not more state hospitals instead?

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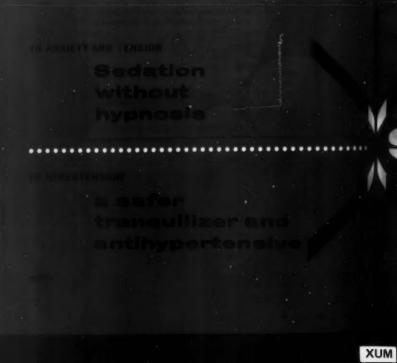
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We're even less sure that the V.A. waiting list justifies anything when we hear of its casual status in certain local areas. Some interesting testimony on this point comes to us from a physician employed in one of the smaller V.A. hospitals. We can't use his name, but we can vouch for the authenticity of the following report:

"The large waiting list emphasized in current publications is somewhat spurious. If the slightest molical eligibility were required before a patient were put on our waiting list, there would be no waiting list.



nor would half the available beds be filled. These people are 'passed on' with no more of a medical examination to determine need for hospitalization than a night clerk at a hotel gives a guest.

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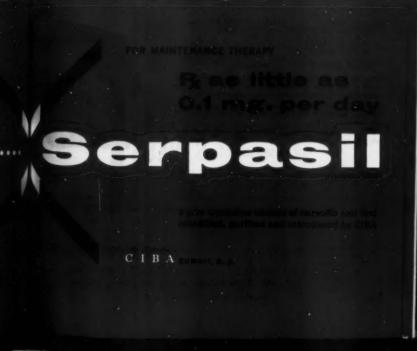
waiting ng list"Perhaps all the veteran came to the hospital for was a chest X-ray or to have his blood pressure checked. His name is placed on the waiting list. Even if he tells the V.A. doctor that he does not want to be admitted, his name is placed on the waiting list. Three or four weeks later, when the patient census becomes low, the veteran receives orders (with transportation allowance) to report to the hospital. He dares not disobey, and so he goes. The admitting doctor sends him to bed with-

out examination. If asked why, he replies: "This was a call-in case and must be admitted for a work-up."

We don't presume that this freefor-all policy prevails at the majority of V.A. hospitals. But even if it prevails at just a few of them, it renders the waiting list considerably less significant than some people would have us believe.

Tax Complications

This magazine has been highlighting the Revenue Code revisions that affect most doctors directly. Now the time seems ripe to mention another new rule which, while it affects doctors only indirectly, could complicate their work in arranging



EDITORIALS

hospital admissions for patients.

The new rule is this: Sickness benefits paid to salaried employes who are off the job because of illness have been declared tax-free, up to \$100 a week. But during the first week of any illness, the sick person can claim this exemption only if he spends at least one day in a hospital.

In interpreting this new rule, U.S. News & World Report observes: "That requirement of one day in the hospital . . . may not be a harsh restriction for millions of workers. If they have hospitalization insurance . . . a day or so in the hospital may cost [them] nothing." The magazine concludes: "Some people are going to find it cheaper to get sick than to stay well."

Doctors are already being blamed for overcrowding our hospitals with patients who shouldn't really be there. Now, to avoid additional blame, they may have to act as policemen not only for Blue Cross, but for the Internal Revenue Service as well.

Auditor's Signature

Want to add an extra punch to your collection letters? Try having then signed not with your own name, not with your secretary's, but with the name of your auditor.

The impression this conveys of third-party management of your accounts seems to prod patients into paying. In fact, collection percent-

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Supplied: ACTH GEL is available in 2 petracies: each cc. containing purified corficetropin equivalent in clinical activity to 40 U.S.P. units, or to 80 U.S.P. units, vals of 1 cc. and 5 cc.

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MEDICAL ECONOMICS - NOVEMBER 1954

84

No. 11 of a series to resolve SULFA DRUG FACTS

In sufa therapy of urinary tract infections, are blood levels important?



Yes, probably more important than urine levels, since the infection is in tissues and not in the lumen of urinary passages. Sulfadiazine and Triple Sulfas give outstanding blood and tissue levels as well as adequate urinary concentrations.

Triple Sulfas (Meth-Dia-Mer Sulfonamides) remain unsurpassed among sulfa drugs for Highest potency • Wide spectrum • Highest blood and tissue levels • Safety • Minimal side effects • Economy • This is why leading pharmac

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ages close to 100 are reported in some offices that have tried it. "The patient understands that the billing is being done by a businessman," says a G.P., "and he knows from experience that a businessman won't tolerate the nonsense that a physician often does."

Apparently, the auditor's signature carries weight even under adverse circumstances. Witness the case of a Midwestern physician who, not having an auditor of his own, simply dreamed one up:

He gave this mythical character the name of "Thomas Browne Jr.," and he registered it with the county to make its use legal. He's now entitled to "do business under an assumed name"—which he does by signing "Thomas Browne Jr., Auditor," to all his collection letters,

A few months ago, this inventive doctor received an unexpected job: Local newspapers carried the story of a real Thomas Browne Jr. who'd been haled into court on a charge of lewd conduct.

What's happened to the doctor's collections since then? They've continued to go up and up. "If a mythical auditor can collect 97 per cent of my accounts while operating under a cloud," the doctor says today, "there must be something pretty compelling about the basic idea."

We don't recommend this doctor's dubious twist. We do recommend the basic, unadulterated idea.

-H. SHERIDAN BAKETEL, M.D.



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Spencer's Gordon-Barach Support for Patients with Pulmonary Emphysema

In patients with pulmonary emphysema the elastic recoil of the lung is assisted by mechanical aids to breathing. Spencer's Gordon-Barach Support was developed to provide these benefits:1,2

- -to support the lower abdomen
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found that the wearing of Spencer's Gordon-Barach Support combined with the practice of diaphragmatic breathing provides considerable relief of shortness of breath on exertion.² (Made in stock sizes.)

Send coupon below for more information and excerpt from Barach, A. L., Breathing Exercises and Allied Aids to Breathing in the Treatment of humonary Emphysema' Medical Record and Annals 46,323, 1952 and for copy of Spencer's handbook on supports for abdomen, back and breasts.

l. Gerdon, B. "The Mechanism and lis of Abdominal Supports and the Instrument of Pulmonary Diseases." Am. J. Med. Sc. 187:692, 1934.

2 Barech, A. L., Bicherman, H. A., ad Beck, G. "Advances in the Treatset of Non-Tuberculous Pulmonory Newses." Bull. N. Y. Acad. Med. 3433, 1952.

l Broth, A. L. and Beck, G. "The like of Mechanical Methods of Aida Respiratory Function." To be pub-

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each microscopic oil globule is encased in a touch indigestible film of Irish moss for perfect emulsification and complete mixing with the stool

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for chronic constipation

KONDREMUL Plain—containing 55% mineral oil, bottles of 1 pt.
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highly penetrant...highly demulcent... highly palatable—no danger of oil leakage or interference with absorption of nutrients when taken as directed

THE E.L. PATCH COMPANY STONEHAM, MASSACHUSETTS

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most likely to appeal

When a patient presents a "feeding problem," ice cream may provide an ideal solution. Containing an excellent form of easily-digested protein, ice cream supplies an abundance of valuable minerals and vitamins, sugar, and moderate fat content for a readily-assimilated source of quick energy.

Because of its high calcium and phosphorus content, ice cream meets specific dietary requirements for the tubercular patient¹ and the pregnant⁸ and lactating woman.⁸

Anideal food with which to tempt the older person, ice cream supplies many elements necessary in building resistance to infection⁴—in retaining nutritional status in osteoperosis,⁶ in chronic colitis and other gastroinestinal diseases that interfere with digestive processes,⁶

For the pediatric patient, too, ice cream is not only traditional in the post-tonsillectomy period, but is also useful during recovery from poliomyelitis.⁷

Borden's Ice Cream offers the same food

values as whole milk, but in different proportions—the same important proteins, minerals, and vitamins. Like other Borden dairy products, Borden's Ice Cream is made from only the finest of fresh milk, homogenized to break down curd size and render it easily digestible. Its high solids content, moreover, assures improved flavor and texture.

And a wide selection of popular flavors is further reason why Borden's Ice Cream is likely to be enjoyed even when the rest of the meal goes untouched. A good reason to include Borden's Ice Cream in the diet—for it has helped solve many a "feeding problem" both in the hospital and out.

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Instant Coffee • STARLAC non-fat dry milk •
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¹Brewer, W. D., et al: J. Am. Dietet. A. <u>20</u>:21 [Jan.] 1954. ²Murphy, G. H., and Wertz, A. W.: J. Am. Dietet. A. <u>30</u>:24 [Jan.] 1954. ²Spies, T. D.: J. A. M. A. <u>152</u>:185 [Sept. 19] 1953. ⁴Zeman, F. D., in Stieglitz, E. J.: Geriatric Medicine, ed. 2, Philadelphia, W. B. Saunders Company, 1949, p. 136. ⁵Sebrell, W. H., Jr., and Hundley, J. M., in Stieglitz, E. J.: Geriatric Medicine, ed. 3, Philadelphia, J. B. Lippincott Company, 1954, pp. 186-187. ⁶Barborka, C. J.: Treatment by Diet, ed. 5, Philadelphia, J. B. Lippincott Company, 1948, pp. 607-608. ⁷Seifert, M. H.: J. Am. Dietet. A. <u>30</u>:671 [July] 1954.

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The "hyperkinemic" activity of Baume Bengué goes beneficially deep. It enhances blood flow through the tissue area in arthritis, myositis, musch sprains, bursitis and arthralgia. As Languard Weiner determined by the use of thermo-needles, hyperkinemic effect may extend to a depth of 2.5 cm.

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I. Lange, K., and Weiner, D.: J. Invest, Dermat. 12:263 (May) 198

Available in both regular and mild strengths.

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Green light for asthma?

not necessarily . . .

Tedral, taken at the first sign of attack, often forestalls severe symptoms. relief in minutes ... Tedral brings symptomatic relief in a matter of minutes. Breathing becomes easier as Tedral relaxes smooth muscle, reduces issue edema, provides mild sedation. for 4 full bours ... Tedral maintains more normal respiration for a sustained period—not just a momentary pause in the attack.

Prompt and prolonged relief with Tedral can be initiated any time, day or night, whenever needed, without fear of incapacitating side effects.

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theophylline	2 gr.
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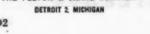
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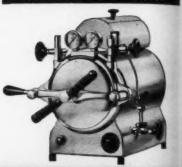
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HOW FRESH IS FRESH WHOLE BLOOD?

Or, perhaps we should phrase it this way: How fresh is the "freshest whole blood" ordinarily available from your blood bank?

More and more doctors are asking for fresher and fresher whole blood. But, in modern blood banking, it is often difficult to get really fresh blood to the recipient because of the time factor involved in routine testing. Common practice is to draw blood one day; group, type and set up complement fixation tests the next; and release blood for use on the third day. During this period, many components lose the very activity which the "fresh whole blood" transfusion is intended to supply.

Hyland Antihemophilic Plasma, Dried,* is processed without delay from freshly drawn blood, requires no grouping, typing or crossmatching, and contains all the recognized components of very fresh blood with the exception of cells. It retains these components, including clotting mechanism, in effective amounts for one year under normal refrigeration.

The success of Antihemophilic Plasma in treating hemophilic emergencies logically suggested its wider use in other bleeding conditions. Clinical evidence is not yet conclusive, but case reports are beginning to confirm that here is a practical asswer when the need is urgent for the clotting activity of fresh blood. When reconstituted from its dried state to a liquid, this specially processed plasma probably contains more of the labile components than any "fresh blood" now being used, short of a direct donor-to-recipient transfusion.

Therefore, when you are looking for "fresh blood" to supply these labile components, turn to readily available Hyland Antihemophilic Plasma.

Antihemophilic Plasma, Dried (prepared exclusively by Hyland Laboratories) is supplied in 50 cc., 100 cc. and 250 cc. sizes, together with diluent. Available through your surgical supply dealer.

not to be confused with Normal Human Plasma, also produced by Hyland Laboratories.



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The emotion-calming effect of 'Sandril' is also beneficial in such conditions as anxiety states, nervousness, and menopause.

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How They're Insuring Those Major Medical Expenses

Is there an answer to budget-breaking sickness costs? Many insurance companies think so. Here are the facts about the kinds of coverage they now offer and about their hopes for the future

By C. Arthur Williams Jr.

 Within the past year, the number of Americans who've acquired major medical expense insurance has almost doubled. Some 1,500,000 persons are now protected against the cost of catastrophic illness.

That's a pretty impressive total—when you consider that such coverage was just a dream before 1948, and still only a budding infant in 1951.

Much of the job of nurturing major medical has been shouldered by the big commercial insurance compan-

Mn. WILLIAMS is assistant professor of economics and insurance at the University of Minnesota's School of Business Administration.

MAJOR MEDICAL EXPENSE INSURANCE

ies. Blue Shield has been considerably less active in the venture.

Only one out of every nine Blue Shield plans sells major medical expense coverage; and those that do sell it usually offer lower benefits than are available from commercial companies. (Among the exceptions: In Milwaukee, Blue Shield now writes a policy that compares favorably with any on the market. It pays three-quarters of the total expenses of a serious illness-up to a \$10,000 maximum benefit-after the patient has paid the first \$200. Premium cost: about \$60 a year for a single person.)

At last count, the commercial carriers that offered major medical expense insurance totaled thirty-one. Another six were contemplating it.

Expansion Expected

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Will the companies continue to stress such coverage? Yes-increasingly. It's a clear reflection of the insurance axiom that protection against the relatively rare, catastro-

Who Writes It

Of the thirty-one commercial companies currently offering major medical expense insurance, nineteen write it on a group basis only, five write it on an individual basis only, and seven write both group and individual contracts. Not surprisingly, three out of every four persons with major medical coverage are insured under group plans. Here's the line-up:

Group Coverage Only

Actna Life Insurance Compan Bankers Life Company Benefit Association of Railway Employees Continental Casualty Company Employers Mutual Liability Insurance Company of Wisconsin Fireman's Fund Group

Group Health Mutual, Inc. Hardware Mutuals Home Life Insurance Compa

Liberty Mutual Insurance Company Lincoln National Life Insurance

John Hancock Mutual Life Insurance Company

Massachusetts Mutual Life Insurance

Metropolitan Life Insurance Company Occidental Life Insurance Company

of California

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phic losses is more important than protection against the more common, less costly losses.

Insurance men say the doctorsponsored plans often put too much emphasis on paying the smaller bills that most people could finance on their own. They hope the public will come to regard major medical as the basic coverage, the first-dollar type as purely supplementary. Says Jarvis Farley of Massachusetts Indemnity:

"Some publicity has fostered the 'first-dollar' reimbursement philosophy. Among thoughtful insurance men, however, the philosophy of 'insure the catastrophe first' is predominant; and I expect it to be reflected in an education program that I hope will soon be started by the insurance companies."

Pflet Life Insurance Company Provident Life and Accident Insurance Company

Predestial Insurance Company
of America
West Coast Life Insurance Compan

Individual Coverage Only

The Maccahess Monarch Life Insurance Company The Royal-Liverpool Insurance Group

St. Paul Mercury Indomnity Compan Security Benefit Life Insurance Company

Group and Individual Coverage

American Progressive Health
Insurance Company of New York
Consecticut General Life
Insurance Company
Louisable Life Assurance Society of
the United States

Farm Buresu Mutual Automobile Insurance Company Federal Mutual Casualty Company Mutual Benefit Health and Accident Association New York Life Insurance Company

MAJOR MEDICAL EXPENSE INSURANCE

Not that the companies expect to drive Blue Shield and other "first-dollar" plans out of business. This might have happened, says a vice president of one big concern, if major medical had got under way ten years earlier. But, as matters stand, he feels that the public's acceptance of first-dollar coverage will be hard to reverse.

Even so, the executives queried

in preparation for this article believe the growth of major medical expense coverage will be rapid. How rapid? The consensus is that such policies will be counted in the tens of millions within the next decade. "In twenty-five years," says Edmund B. Whittaker of Prudential, "major medical will be as popular as other basic coverages are now."

When an insurance executive haz.

What It Provides

As a doctor, you may have a double stake in major medical expense insurance: It can affect your practice; and you may want to take out a policy on yourself and your family. The list starting on the next spread shows what's available in such coverage on an individual basis from each of twelve companies. But, first, a few clarifying remarks about the terms used:

¶ Unless otherwise specified, the deductible amount quoted for any company in the list applies to each sickness or accident.

The co-insurance figure listed is the percentage of the remaining cost of an illness that the insured must pay after having paid the deductible amount.

¶ Time limit refers to the period within which the costs of a single major illness must occur in order to be covered by the policy.

¶ Special restrictions imposed by the companies listed refer only to "unusual" limitations in a policy. (Almost

ards a guess about the future of major medical expense coverage, he does qualify his remarks, though. Much depends, he says, on the answers to questions like these:

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[Can organized labor be sold on the concept? (The unions, according to one executive, could either "cut major medical's growth in half or double it" in the next ten years. So far, they have shown little enthusiasm for any plan that fails to cover all sickness costs.)

¶ Will the spread of major medical expense insurance lead hospitals and physicians to boost charges unreasonably? ("Charging on the basis of ability to pay is understandable," says Donald G. Stock of Equitable. "But if the country's physicians start charging on the basis of an insurance company's ability to pay, the

all major medical policies exclude coverage for occupational disease, services provided in government hospitals, injuries sustained in the armed forces, ordinary maternity cases, and treatment of nervous and mental disorders.)

The typical premium cited for each company is the annual amount that a 44-year-old physician would pay for a policy covering himself, his wife (also 44), and two dependent children. Also, unless otherwise qualified, the quoted premium applies only to a policy with a \$500 deductible, a \$5,000 maximum benefit, and 25 per cent co-insurance.

Warning: Premiums vary widely from one company to another—but so do the benefits offered. If you're trying to weigh one policy against another, you'll want to consider all the factors present—not just price.

Now, for an idea of what the twelve individual companies provide, see the following pages.

MAJOR MEDICAL EXPENSE INSURANCE

end of major medical won't be far behind.")

Because of uncertainties like these, it's only reasonable to expect many changes in the policies in the years just ahead. To get a tip-off on what may be in prospect, I've questioned thirteen leading figures in the disability insurance field (for their names, see footnote, page 109). What follows is largely a summation of their opinions.

Edwin J. Faulkner of Woodmen Accident expects to see "hundreds of new ideas tried out . . . The ingenuity of the underwriter is without limit."

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Mr. Whittaker agrees—though somewhat less approvingly: "The only way companies entering the field can get a place in the sun is by devising some new gadget that isn't

WHAT IT PROVIDES (CONT.)

American Progressive Health Insurance Company of New York

Deductible: \$250 or \$500

Co-insurance: 25 per cent or none Maximum benefit: \$2,500 or \$5,000

Time limit: Six months

Cancellation provision: Cancellable Special restrictions: None

Premium: \$170

Connecticut General Life Insurance Company

Deductible: \$300 or \$500

Co-insurance: 25 per cent Maximum benefit: \$5,000

Time limit: Period of hospitaliza-

charge

Cancellation provision: Cancellable but "it is the company's present intention . . . that it will not teninate coverage . . . because of changes in health"

Special restrictions: Covers only in ness in which insured is hospitalized at least eighteen hours

Premium: \$85

worth a damn but confuses the issue. Hence my opinion that lots of new ideas will be tried, most of which will be idiotic." (Prudential, by the way, was among the first to enter the field.)

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It seems clear that competition will gradually kill off most of the "weak-sister" policies, leaving only those that are actuarially sound. In the long run, then, there may be fewer types of contracts-but better ones-on the market.

Much of the debate over major medical expense coverage has centered around its restrictions. Obviously, some policy restrictions (as on extended psychiatric care) will always be necessary to protect the companies. Yet the basic concept dictates that such restrictions be kept to a minimum. [MORE—

Equitable Life Assurance Society of the United States

Deductible: \$500
Co-insurance: 25 per cent
Maximum benefit: \$7,500
Time limit: One year (no time limit as long as patient is "continuously confined" to hospital bed)
Cancellation provision: Cancellable, but company "will not refuse renewal" solely because of change in the insured's physical condition
Special restrictions: Does not cover drugs and medications used outside bospital

temium: \$90 (\$7,500 maximum

Farm Bureau Mutual Automobile Insurance Company

Deductible: \$250, \$500, or \$2,000
Co-insurance: 20 per cent
Maximum benefit: \$5,000
Time limit: None
Cancellation provision: Cancellable
Special restrictions: \$15 a day limit
on hospital room and board

Premium: \$61 (20 per cent co-in-

surance)

101

MAJOR MEDICAL EXPENSE INSURANCE

The companies are eager to find a way out of this dilemma. What they're searching for is the happy medium between an *unsound* policy and an *unsalable* one.

In time, they'll probably ease some of the restrictions now current. For example, policies limiting benefits to hospitalized patients will become less common. Too, there'll be fewer policies that pay only totally disabled persons. More and more, insurance men are realizing that a person can become financially strapped by sickness without being flat on his back.

But most of the present limitations on coverage seem destined to remain, even if in revised form. Here's a run-through of the major items:

Deductibles. The companies know

WHAT IT PROVIDES (CONT.)

Federal Mutual Casualty Company

The Maccabees

Deductible: \$300, \$400, \$500, \$600, \$700, \$800, \$900, or \$1,000 Co-insurance: None Maximum benefit: \$5,000 Time limit: Three years Cancellation provision: Cancellable Special restrictions: None Premium: \$55 (no co-insurance) Deductible: \$300 or \$500
Co-insurance: 25 per cent
Maximum benefit: \$5,000
Time limit: None
Cancellation provision: Cancellation
Special restrictions: None

Premium: \$84

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full well that abuses are cut and administrative work is lessened when the patient himself must pay the initial portion of each medical bill. That's the reason why most policies today provide for a deductible amount—say, \$200, \$300, or \$500 per year or per illness—and why the deductible is regarded as a fixture for the future.

Even so, there may be a trend

toward lower deductibles. Walter M. Foody Jr. of the Continental Casualty Company thinks that this is especially likely in group policies where major medical expense insurance is bought as a substitute for first-dollar coverage.

There may also be a tendency to quit figuring the deductible at so much per sickness. Many a doctor frowns on the per-sickness deducti-

Monarch Life Insurance Company

Mutual Benefit Health and Accident Association

Deductible: \$300 or \$500 (\$300deductible available only to persons with no other form of health insurance)

Co-insurance: 25 per cent Maximum benefit: \$5,000

Time limit: Five years
Cancellation provision: Company
cannot terminate before age 65,

but reserves right to change rates in future

Special restrictions: Does not cover room and board for first ninety days of hospital confinement; limit of \$15 a day for hospital room and board after ninety days franium: \$80

Deductible: \$500

Co-insurance: 25 per cent Maximum benefit: \$7,500

Time limit: One year (or until discharge from hospital, if insured is hospitalized at end of year)

Cancellation provision: Cancellable Special restrictions: Deductible costs can't be spread out over more than ninety days

Premium: \$126 (\$7,500 maximum benefit)

105

MAJOR MEDICAL EXPENSE INSURANCE

ble since it can involve him all too easily in a controversy over which expense stemmed from which illness.

So insurance men are beginning to think more about applying the deductible to the person than to the illness. At least one company already offers a policy on an individual basis in which *all* medical expenses run up by an insured family during a

contract year may be applied toward the deductible amount. And several companies, too, are experimenting with the idea in group contracts.

Co-insurance. As most major medical expense policies are now written, the insured pays not only the deductible amount but also a portion of his remaining expenses (generally 20 or 25 per cent) before he begins to be reimbursed. Such co-

WHAT IT PROVIDES (CONT.)

New York
Life Insurance
Company

Deductible: \$300 or \$500 Co-insurance: 25 per cent

Maximum benefit: \$5,000 or \$7,500 Time limit: Two months before hospitalization through six months after discharge

Cancellation provision: Cancellable, but company "will not refuse renewal" solely because of change in the insured's physical condition Special restrictions: Covers only illness in which insured is hospitalized at least eighteen hours

Premium: \$111 (\$7,500 maximum benefit)

Royal-Liverpool
Insurance
Group

Deductible: \$250, \$500, or \$750

Co-insurance: None

Maximum benefit: \$5,000 or \$7,50

Time limit: Two years

Cancellation provision: Cancellable Special restrictions: None Premium: \$110 (no co-insurance) insurance is expected to remain an integral part of most major medical contracts. There is talk, though, of cutting the amount the insured must pay—down to, say, 10 or 15 per cent. At least one insurer thinks that coinsurance will be largely replaced, in time, by limitations on such items as hospital and surgical charges.

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Maximum Benefits. Eventually, it may become possible to write a pol-

icy that specifies no limit to the company's liability; but that day is probably a long way off. For the time being, the best hope is that some companies will at least experiment with higher maximums. (To date, among individual policies, a \$7,500 limit is about tops.)

Time Limits. Most policies now limit company liability to expenses incurred within a stated period after

St. Paul Mercury Indemnity Company

Deductible: \$250, \$500, \$750, or \$1,000

Co-insurance: None

Maximum benefit: \$5,000

Time limit: Two years

Cancellation provision: Cancellable Special restrictions: None

Premium: \$74 (no co-insurance)

Security Benefit Life Insurance Company

Deductible: \$200, \$300, or \$500 (deductible applies to entire fam-

ily's expenses in a policy year)

Co-insurance: 20 per cent

Maximum benefit: \$2,500 or \$5,000

Time limit: None

Cancellation provision: Cancellable Special restrictions: Covers only expenses of hospitalized patients

Premium: \$57 (20 per cent co-insurance) the start of a major illness. But the typical time limit may become increasingly generous—perhaps three or four years rather than one or two, as is now common. Of course, time limits will always be relatively more stringent in individual than in group policies.

Some insurance leaders strongly disapprove the time limit in principle. "It's in conflict with the basic philosophy behind major medical," says one. Another calls time limits "the surest means of causing major medical to fail in its purpose"; long-term illness, he contends, is the chief cause of the very expenses that major medical is supposed to cover.

So it's at least *possible* that such sentiments will win out and that this restriction may some day be lifted.

Can Company Cancel?

Right to Cancel. Most insurers still maintain the right to cancel an individual policy if, for example, the policyholder's health deteriorates. But few exercise that right. It's not surprising, then, that several companies have already made noncancellation for health reasons a contract right; and others are apparently getting ready to follow suit.

Age Groups. Up to now, few individual policies have been issued to persons over 60; but policies taken out at earlier ages have commonly been renewable up to 60 or 65. Chances seem good that underwriting standards in respect to age will gradually be relaxed a bit. But don't

expect miracles. Obviously, age is a more important factor in major medical than in first-dollar insurance.

Good Health. No physical examination is demanded of a prospective buyer of major medical. But he must, in applying for an individual policy, furnish written answers to some searching questions about present and past ailments. If the answers do not satisfy the company, coverage will be refused. In other words, only persons in reasonably good health can expect to get major medical expense insurance.

Cheaper Rates Possible

Will there be any marked change in the next few years in the cost of major medical coverage? Probably not—assuming that the over-all cost of living remains about the same.

Currently, premiums for major medical tend to be roughly comparable to those for Blue Cross-Blue Shield. (For rates and other data about specific policies, see accompanying tables.)

Of course, premiums are bound to rise if policies are liberalized to any extent—or if medical costs shoot up unexpectedly.

On the other hand, it's possible that rates can *eventually* be lowered. Here are two reasons why:

 Because major medical is still in its formative years, present premiums include a substantial safety margin. As more actuarial information piles up, it may be that this margin can be reduced. 2. Up to now, the main interest in major medical has come from older persons. But as the idea spreads, more younger people may be brought in. And since they're better risks, coverage will naturally become less costly.

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The companies report some success already in extending coverage to these better risks. Mr. Whittaker says the Prudential "recently put on a campaign on an employe-pay-all basis among our own employes, using no pressure whatever, and got a 75 per cent participation right down to the lowest income brackets."

Doctors Worry Them

The average insurance executive is convinced that doctors hold the life-or-death power over major medical rates. The big question seems to be: Will the doctors abuse that power?

Some insurance leaders are not too optimistic. One of them has summed up the general fear this way:

"As the public and the doctors get more wise to the benefits of major medical, the cost is bound to go up, particularly because of the physicians. The modern practitioner is all too inclined to stick his patients in the hospital, where he can see a lot of them in a short time, regardless of expense."

Says another: "If the medical profession fails to apply the brakes to certain of its members, major medical can fail. In that event, the public will lose confidence in an important experiment in voluntary health insurance, and the case for socialized medicine will be that much stronger."

Most insurance men, though, seem to take the brighter view. They think major medical is the best idea yet in health insurance. And they believe the doctors of the country will recognize it as such and give it their support.

'A Real Solution'

By resisting patients' demands for unnecessary and unreasonable service and by avoiding the temptation to pad insured patients' bills, says one of the insurance industry's more hopeful spokesmen, American physicians will "help make this experiment a real solution to the problem of meeting the cost of medical care."

Note: In the preparation of this article, the following authorities were consulted. Horace W. Brower, president, Occidental Life Insurance Company; Jarvis Farley, secretary and treasurer, Massachusetts Indemity Insurance Company; Edwin J. Faulkner, president, Woodmen Accident Company; Winston S. Fleiss, vice president, Johnson & Higgins, insurance brokers; Joseph F. Follman, general manager, Bureau of Accident and Health Underwriters; Walter M. Foody Jr., chief actuary, Continental Casualty Company; John H. Miller, vice president and actuary, Monarch Life Insurance Company; Howard A. Moreen, secretary, Group Division, Aetna Life Insurance Company; Donald G. Stock, special underwriter, Equitable Life Assurance Society of the United States; Charles N. Walker, assistant actuary, Lincoln National Life Insurance Company; Edmund B. Whittaker, vice president and actuary, Prudential Insurance Company of America; James R. Williams, director of public relations, Health and Accident Underwriters Conference; A. M. Wilson, assistant manager, Accident and Health Department, Liberty Mutual Insurance Company.

Indoor-Outdoor Office

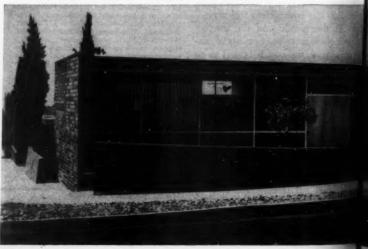
At all times of the year, patients welcome the extras in this building: an unusual degree of privacy in the treatment areas, and an unusual amount of variety in the reception areas

By Lois Hoffman

• It's been estimated that fully one-third of the people who visit a doctor's office don't come there as patients. Too often such visitors, whether adults or children, overcrowd the reception room unnecessarily. The result is apt to be an atmosphere of restlessness and confusion.

John G. Manning and C. W. Lambert, orthopedic surgeons in Pasadena, Calif., kept this in mind when considering plans for their new office. By way of encouraging visitors and sun-loving patients to wait outside, they arranged for paved waiting areas on two sides of the

ARCHITECTS: SMITH AND WILLIAMS, PASADENA, CALIF.



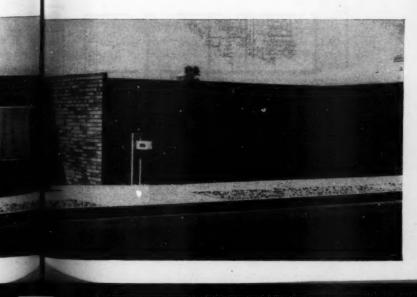
reception room. When someone sitting outdoors is wanted at the desk, the receptionist simply pages him on an intercom system.

"We wouldn't change a thing about our office, even if it were located way up north," says Dr. Manning. "Visitors could still enjoy the open-air waiting rooms at least three or four months of the year."

Another reason why the doctors are well satisfied with their building: It was laid out for efficiency and privacy. The treatment rooms, for example, are near the emergency entrance but well separated from reception areas. One corner of each examining room is curtained to form a dressing alcove. And there's a special dressing cubicle and waiting room for X-ray patients.

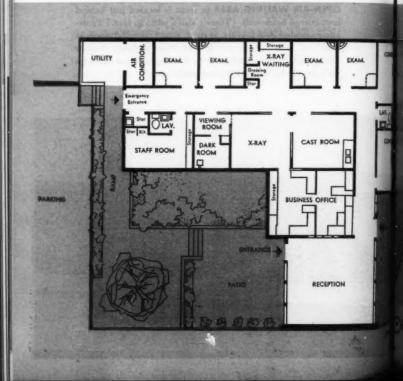
[MORE]

OPEN-AIR WAITING AREA in front is located just behind low, curved brick wall. (There's also a patio in rear.) Porcelain-enameled steel louvers, at right, shield consultation-room windows. Note conspicuous street-number signpost. Hollow brick, used in some walls, can be laid quickly and cheaply; air spaces in brick provide good insulation.





REAR PATIO, parking area, and ramp to emergency entrance at left are illuminated at night by floodlights in roof overhang. Intercom loud-speaker is located at left of rear entrance to reception room.





CONTROLLED DAYLIGHT indoors is achieved by roof overhang and heavy curtains. Chance of window breakage is reduced by cushion mounting in aluminum frames, which require no maintenance.

INDOOR-OUTDOOR OFFICE



WALL-LENGTH GARDEN and brick wall contribute atmosphere in consultation room. Specially designed desk has X-ray viewing box built into one drawer. The two consultation rooms, with patients' lavatory between, have extra soundproofing in walls. Thick carpets and acoustical plaster ceilings also cut down the sound transfer.



BACK-TO-BACK arrangement of chairs, with long table between, keeps waiting patients from getting that staredat feeling. Grille high in panel beside receptionist Jean Webber's desk conceals intercom speaker. All lights in building can be controlled from panel in business office.

BROAD VIEW from desk encompasses reception room and entrance hall, as well as outdoor waiting areas. Like most other rooms in building, those shown here have vinyl tile floor, which is acid-resistant and easy to clean. [MORE->

INDOOR-OUTDOOR OFFICE



ROLLING PLATFORM under waste can in cast room makes disposal easy. Trap for plaster (at right, below sink) helps keep pipes from clogging.

TOUCH-PLATE LIGHT SWITCH is noiseless and can be operated by nudge of elbow if nurse has both hands full. Ceiling-mounted X-ray crane has wide travel range, moves directly over a stretcher when necessary. Sliding door is extra-wide to allow easy passage of stretcher from X-ray room to cast room.





X-RAY WAITING ROOM avoids unnecessary tie-up of examining rooms. When patients are to have X-rays before seeing the doctor, they disrobe in curtained dressing cubicle, then wait their turn. Black composition-board sliding doors cover cabinets where inactive X-ray films are stored. Door at left leads to small storage room. END

What to Watch Out For When You Invest Abroad

Before you hop aboard that foreign gravy train, better make sure that it's on the right track

By Raymond Trigger

 "How about that? Doesn't it look like a pretty enticing opportunity?"

The speaker was a surgeon I've known for years—a cautious man in most things, but one who sometimes likes to take a flier in the market.

This evidently was one of those times. He'd been given a tip on an Australian oil stock.

The company, so the story went, had made a great new discovery and was all set to exploit it. If a fellow got in on the ground floor, he might make a fortune.

"What do you think?" he asked eagerly.

I really couldn't say. Sure, it sounded good; highly speculative deals often do. But there simply wasn't enough information available.

"All I can tell you," I said, "is that I wouldn't leap before taking a more careful look."

I gave the incident no further thought until one morning this past summer. I had just sat down at my desk and was about to check through the financial section of the New York Times when my telephone rang. It was my surgeon friend.

THE AUTHOR is editor of Investor magazine.

"Have you seen it?" he asked excitedly.

"Seen what?"

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"The story in the Times-on that Australian oil well stock."

There it was, right before me:

"Sydney, Australia, Aug. 3 (AP)—In less than one hour of trading today, the value of Australian oil stocks tumbled nearly \$63,000,000.

"Oil, and, to a lesser extent, uranium stocks, suffered one of the worst setbacks in Australian financial history.

"The slump followed an announcement last night that oil had not been found at a second well in the Rough Range of Western Australia. Oil was found at the No. 1 Rough Range last year. The second well was drilled to the same depth, but found only salt water..."

"Were you caught?" I asked.

"No, I wasn't," he told me. "I took your advice. I asked around. I couldn't get any hard facts about the stock, so I cooled off. Am I glad!"

This man was lucky. He'd learned—at no cost—that many a pitfall awaits the unwary investor who blunders into foreign investment deals.

Don't get me wrong. There are plenty of poor-risk domestic investments, too. But caution goes double when you buy foreign ones. There are at least four reasons why:

- 1. Since you're far from the scene, you'll probably find it hard—if not impossible—to get accurate, first-hand knowledge of the company's history, the details of the specific securities, the economic and legal problems affecting the country in question, etc.
- 2. Because of distance, too, you may find it hard—and perhaps expensive—to get a broker to handle the purchase. (Of course, you eliminate the distance factor if you buy a security while visiting a foreign country. But when you want to sell the security, you may not find it

convenient to take another trip partway around the world.)

3. Few foreign stocks and bonds are subject to anything like the regulations that the Securities and Exchange Commission has imposed on American market trading.

4. While the newly revised Internal Revenue Act gives favorable treatment to the American investor, the benefits cover only income from domestic holdings. You'll get no tax break on your foreign investments.

When you invest abroad, you may also be venturing into the unknown. So don't be surprised if you wind up with a feeling that you've been playing an elliptical roulette wheel. For example:

Just last fall, a 60-year-old G.P. from Boston took a vacation in Mexico. When he returned, he was bubbling over about an investment discovery he had made.

Briefly, this is what he had learned: Mexican Government saving bonds would double in value in ten years. They were similar to our own Series E bonds. That is, they could be turned in at any time, with the redemption value scaled higher each year. Foreigners were eligible to buy the bonds. They were tax-free (in Mexico). And, to add spice, there was even a lottery feature: Bond numbers were drawn every quarter and handsome prizes passed out.

It all seemed pretty enticing—especially since the doctor had seen how Mexico was bursting with signs of economic development. So he turned in U.S. currency at the rate of 8.6 pesos per dollar and collected a sheaf of Mexican bonds.

Everything seemed rosy und April 17, 1954. On that date came; flash announcement: The Government of Mexico had decided to devalue the peso. The new rate of echange: 12.5 pesos to the U.S. dilar. Overnight, one-third of his investment had been wiped away.

Fortunately, the loss isn't necessarily irretrievable. If the doctor hangs onto his bonds for five year, he may break even. If he waits lose er, he may even make some profit. And, of course, there's still the lettery feature.

Even so, it's clear that there often more to a foreign investment than meets the eye.

Bargain in Britain

Then there was the retired obsetrician who took a pleasure trip to England two years ago. To his delight, he spotted what looked like wonderful deal. Certain securities were available in London for 15 per cent less than their going prices in the U.S.

When this man sailed for home, he carried with him a bundle of Japanese bonds he'd picked up "practically for a song" in London. When he landed, he figured he'd turn the over for a quick 15 per cent practically and thus cover the cost of his trip.

Of course, he should have been suspicious of anything so simple. If this had really been a good idea.

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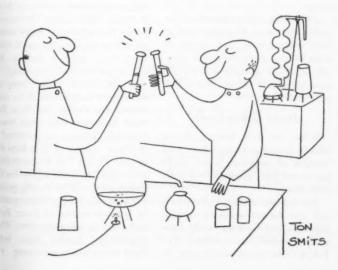
of for home, andle of Japup "practiidon. When d turn them cent profit of his triphave been o simple. I good ide. sharp traders would have picked it up long before the doctor did. Far less than a 15 per cent margin attracts wolves to the scene. When an arbitrage operation is in the wind, shrewd traders will often work hard to uncover a play showing a net profit of even half a point.

What was the joker in the deck? In this case, British law. It froze the doctor's money in England.

For the overseas investor who wants to shake off all shackles of government regulations and other barriers to trade, there's always Tanger, the exotic North African free port where almost anything goes.

For one thing, the Tangier market crawls with gold at bargain prices. The U.S. Government pegs gold at \$35 an ounce; but in Tangier, a Colombian five-peso piece containing about a quarter ounce of gold sells for just \$8. One globe-girdling physician I know brought home a number of these and other gold coins. He didn't have to pay duty on them since, in small quantities, they're considered collectors' items.

Gold trading is just penny-ante stuff in Tangier, though. The more venturesome trader is offered stock packages (a free-wheeling Moroccan variety of mutual fund). And the man who likes to live dangerously can even get involved in a multi-corner deal in which, say, he buys German machinery by sending U.S. dollars to Britain for Swedish timber.



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Actually, Tangier's days as a mecca for speculation may be numbered. Foreign economies are gradually returning to something close to normal, so there's less and less chance for abnormal profit in Tangier.

Gilt-Edged Deal

Instead, the spotlight is shifting to the various dollar bonds that are easily available in the American market. As foreign investments go, some of these bonds are gilt-edged. Not only are they payable in dollars, but they're not subject to home-country currency fluctuation or freeze. Among the dollar bonds that enjoy a high rating are those of Canada, Australia, Belgium, The Netherlands, Denmark, Norway, and Cuba.

Admittedly, some countries (Yugoslavia, for one) have defaulted on their dollar bonds. But there's always at least a chance that a virtually worthless security will make a comeback. And therein lies a dramatic story:

Japan Makes Good

When the U.S. entered World War II, those Americans who owned German or Japanese bonds might just as well have papered their walls with them.

But the war is over; and we now call our former enemies friends. Japanese and German bonds have made a tremendous comeback. The Tokyo Government was, in fact, so eager to regain its world standing that it announced, in effect:

"Give us ten extra years to pay off these bonds, and we'll meet ou obligations in full-including every last cent of back interest."

Not surprisingly, these bondsworthless so long—suddenly sound high above their par value.

Market men in the know have also profited handsomely from the dollar bonds of Brazil, Chile, Peru, and Costa Rica. Some of these securities afford a 5, 6, or 7 per cent return and are reasonably safe investments.

They're a Gamble

You have to choose carefully, though. For if the government issing the bonds is at all unstable, a mere rumor of its reorganization may cause security prices to dropor jump. Take Greek Government bonds, for instance: I know several physicians who've plunged in them. They may make a fortune. But they're gambling, not investing.

Dollar bonds aside, there are other good investments to be made around the world. The New York Stock Exchange lists about twenty reputable foreign corporations, as well as a number of U.S. firms that operate abroad. The American Stock Exchange has about eighty-five Canadian stocks on its trading posts.

There may be a golden opportunity for you in one of these. But I make this simple suggestion: When opportunity knocks once, better think twice before answering.

Why Twenty Patients Went To Quacks

The dupes aren't always just miracle-seekers. Sometimes they're intelligent persons whose former physicians have alienated them

By Beatrix Cobb, PH.D.

• One of the most frustrating problems confronting physicians working in the cancer field is the patient who detours to nonmedical practitioners. When the detour occurs during the early stages of the disease, it often becomes the deciding factor between control and a fatality.

Who detours to quacks? Why do they detour? What determines their unswerving loyalty, which makes it almost impossible to secure testimony against the quack? What is the key to the nonmedical practitioner's success?

To get answers to these questions, I recently interviewed twenty patients who had detoured to nonmedical sources for treatment when cancer was suspected. I found four categories of such patients: the miracle-seekers, the uninformed, the restless, and the straw-graspers.

Let's take a brief look at each of them:

The miracle-seeker is the person who is in search of a sure cure overnight. This is the woman who sends for a prayer cloth when she realizes she has cancer of the breast. Just last year, one such woman depended upon

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THE AUTHOR is a research psychologist at M.D. Anderson Hospital, Houston, Tex. The unusual study she describes here was originally reported in The Psychiatric Bulletin.

her prayer cloth for six months before seeking medical help.

She confided, then, that she had fully expected on waking each morning to find the fungating mass in her breast gone. In the six months, the disease had become uncontrollable. She now is terminal; and she still believes that the failure of the prayer cloth was due to her sins.

They Just Don't Know

The uninformed group was the largest of the four categories mentioned. Although people with little or no education formed the bulk of this group, some of those interviewed were by no means illiterate.

For instance, one intelligent man of 42 had completed high school and a business course. He explained his detour as follows:

"Well, to tell the truth, I went to a nonmedical practitioner without really knowing the difference between an M.D. and other people who call themselves doctors. The only time I remember going to a doctor was when I had my tonsils out. Someone told me this man was good with cancers, and I went."

Many people seem unaware of the difference between genuine cancer specialists and nonmedical cancer clinics. A 78-year-old man had been under treatment in a cancer clinic that flourishes without benefit of medical approval. His daughter expressed the following idea:

"When any of us is sick, we go

to a doctor right away. That's why, when Daddy got this skin cance, we took him to Blank Clinic. They specialize in cancer, you know, and we didn't want no experimenting on my Daddy."

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What make some people so resiless under medical care that the feel impelled to consult quack? Several psychological factors seen to be operating.

One man of 46, who had completed the seventh grade, went in a quack because his former physician had recommended surgery. He preferred to take his chances with the cancer rather than with the surgeon's knife. So when a friend recommended a nonmedical practitioner who gave "pills and ointment," he promptly sought the quack's help.

Another man of 53 became impatient during the two-week diagnostic period required for adequate medical work-up and laboratory analysis. He withdrew from the clinic and went to a quack, who gave him treatment within the hour. Several months later, he returned to the clinic and, somewhat shame-facedly, confessed:

"It just took so long to get anything done here that I got 'anty.' You know, when you've got cancer, every minute counts. And when you just sit around waiting for two whole weeks, and all they do is examine you once or twice, and then just stick you every day for a blood test ... well, you get impatient."

Finally, there are the graspers at snaws. These are the persons to whom the doctors have said: "We have done all we can. There's nothing more that medical science can do."

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Few people can accept such an ultimatum.

This group often contains people of high intelligence and professional training. An accomplished young oral surgeon explained his detour logically in these words:

The report was malignant melanoma. The doctors' final decision was to take off my left arm and shoulder. I thought it over and decided against it . . . I had studied melanoma, and I knew there was no real hope in that kind of tumor—that there was no adequate control.

"Surgery was the only hope. Yet it I consented to surgery, it would mean financial difficulties for the family, and turning to another means of livelihood for me, with all chances against me at my age. So, looking at it all around, I thought it best to continue as long as I could, to get a partner who could be trained to operate the shop when I was ill, or after I was gone. That way, the family would still have some means of support.

"This has now been accomplished. Since that time, I heard about this biochemist down in Florida. He was giving pituitary extracts and insulin and a strict diet. I knew he could do me no harm. So I went."

Whether the patient is searching for miracles, grasping at straws, or seeking action, he'll seldom speak disparagingly of the quack he has visited. But he'll have no such scruples against voicing his disapproval of the physician.

Why this astonishing loyalty to the quack, even when his treatment fails? A 56-year-old woman, with one year of college to her credit, explained it eloquently:

"They were all so courteous to me, I'm going to stay with them no matter what else I do. The last doctor I went to was abrupt. He said I was in some stage of cancer, and the way he said it scared me to death. But these other people said, 'Look on the bright side and enjoy life all you can!'

Raiding Party

A lovely young woman of 23, a high-school graduate, was approached by a quack-follower while waiting for an appointment in a medical clinic. Later, she described the appeal to her this way:

"I get a little nervous sometimes. I really got nervous before I came down here, because none of the doctors would hold out any real hope; they just kept saying that they would keep me alive with blood transfusions, and then maybe a cure would be found. I don't want to be just kept alive . . . I want to get well.

"That's the reason I was tempted by the quacks. [MORE ON 225]



Rhinolaryngologist

Specialism Comes The Medicine Man

The complaint from South Africa is that he family witch doctor is dying out. More and medicine men are limiting their practice—witness the masks they're wearing this are



Ophthalmologist



Dermatologist

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The Cost of Car Ownership

How the average physician approaches the problem of buying a new automobile—and what he spends on recurring expenses like insurance

By Kenneth P. Andrews

 How did you go about buying—and paying for—the car you drive professionally? How much do your tax-deductible car expenses amount to? How much liability and collision insurance do you carry—and how much does it cost you?

If you're like the typical physician polled recently by this magazine, here are your probable answers:

You bought your present car from a dealer with whom you've done business for years—and you paid him in cash.

Your tax-deductible driving expenses come to roughly \$700 a year (between 90 and 100 per cent of the over-all cost of running your car).

You pay a little less than \$150 a year for your automobile insurance.

These are a few high spots on the financial aspects

This Anticle is the second in a series based on a recent survey of doctors' car-driving habits. Last month's article reported, among other things, that the average physician's professionally used auto is most likely to be a Ford than any other make; that it's at least two years old and that it's probably a sedan. Subsequent articles will take up such topics as parking, auto accessories, and the subtle art of getting along with the police.

of car ownership. Now let's take up the findings in greater detail:

Buying the car. About two out of every three doctors surveyed say they paid cash for the auto they drive professionally. Among the minority of physicians who financed at least part of the initial cost, 53 per cent did so through a bank. Other purchase-fund sources:

¶ A finance company (29 per cent).

The person who sold the car (14 per cent).

Do dealers ever offer special discounts to doctors? Only a few medical men seem to think so. Many more feel that the physician usually has to pay at least the current market price for his auto—and sometimes more.

Says one surgeon from a large Midwestern city: "Whenever a dealer around this area finds out you're a doctor, he not only boosts the price a few hundred dollars, but tries to load you down with a flock of useless accessories besides."

Another physician complains that medical men have a hard time getting a decent trade-in on their old cars: "A dealer once told me we've got a reputation as dangerous, careless drivers, who take poor care of our cars. Next time I shop for a new model, I think I'll pretend to be a doctor of divinity!"

This doctor, like some others, believes that it's important, before buying a car, to compare the prices quoted by at least a half-dozen dealers. But most medical men seem reluctant to shop around. They tend to agree with another respondent, who says, "The best advice I can offer is this: Buy each new car from a man you know and trust—preferably the same dealer who does your servicing and repairs."

Such a policy, several of the doctors point out, may result in your getting better trade-ins; the dealer will presumably know that your old car has been well taken care

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THE COST OF CAR OWNERSHIP

of. And by the same token, adds a Southern practitioner, "I've found that a dealer takes better care of my car if he knows he'll eventually get it as a trade-in."

Here and there, a respondent reveals a favorite method of getting the best possible deal in a new car. One way, of course, is to buy just before the next year's models come out. Another possibility is to see what dealers in "off brands" have to offer.

But as for *really* good buys . . . Well, very few physicians say that they've ever come across a first-rate

bargain-or that they ever expect to

Operating expenses. What percentage of the over-all cost of running his professional car does the average doctor consider a professional expense—and therefore tardeductible? Here's a breakdown of the doctors surveyed according to the deduction claimed:

65%	of M.D.s deduct	90-100%	of car
12%		80- 89%	
10%		70- 79%	
4%		60- 69%	
6%		50- 59%	
3%	er	under 50%	

Physicians' Automobile Insurance

14%	of M.D.s have coverage of	\$ 10/20,000	54% of	M.D.s \$ 50-deductible
14%	w #	20/40,000	23%	. 100-deductible
36%		50/100,000	4%	other forms
33%		100/300,000	19%	" no coverage
3%		other limits		

(or no coverage)

Before you weigh these figures against your own tax-deduction polaverage percentage of expenses considered tax-deductible is notably lower.

Dollar Costs

In terms of dollars, the average doctor's professional car expenses amount to something between \$600 and \$800 a year. But expenses vary

icy, remember this: Most of the doctors surveyed own two cars; so they tend to reserve one of them almost exclusively for professional use. Among doctors with only one car, the

widely from one man to the next, as the following table shows:

10%	of M.D.s expenses	C	laim car	under \$200
14%	u u	10	a a	\$ 200-399
22%		49	**	400-599
24%		**	**	600-799
14%		**	88	800-999
9%		**	60	1,000-1,200
7%	60	**	M	over 1.200

Insurance. If you're like most of your colleagues, you spend slightly less than \$150 a year for car insurance. The survey indicates, too, that you probably carry a \$50-deductible collision policy and either \$50,000/ \$100,000 or \$100,000/\$300,000 liability coverage. A glance at the accompanying table will fill you in on the details.

The specialist, with his generally higher income, is naturally more vulnerable to expensive auto-accident lawsuits than is the general practitioner. So it's not surprising that 42 per cent of the specialists surveyed have top liability coverage, as against 22 per cent of the G.P.s.

On the other hand, city doctors apparently do not carry more insurance than rural and suburban M.D.s -even though judgments against motorists are known to run considerably higher in urban areas. This could mean that some doctors buy coverage according to the premium rate rather than according to their actual needs-a practice that experienced insurance counselors frown on. END

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Premium Costs*

4	of M.D.s pay	under \$50
21%		\$ 50- 99
30%		100-149
22%		150-200
23%	EUL P	over 200

For all auto insurance carried, ining fre and theft.

My Nephew Wants to Be A Chiropractor!

Homer brought home the catalogues from nine chiropractic schools—and that's when the argument about chiropractic education began

By Barton Lawden, M.D.

"Chiropractors have Cadillacs, too. Why spend four years at college, and four more years at medical school, and a year or two more as an interne? I could become a doctor in thirty-six months by studying chiropractic."

That's my nephew Homer speaking. Homer constantly searches for short cuts. He figures that it would take nine years after high school to become a doctor-doctor, as against only three to become a chiropractor-doctor.

"Three years?" I said, when he first broached the subject. "But these chiropractic fellows are always saying that they have a four-year course . . . though I'll grant you four years is less than nine."

Homer informed me that chiropractic schools have a collapsible year. A school year lasts nine months; so by taking only Christmas and Easter vacations, the student can rack up all thirty-six school months in three years.

"Well!" I said. "And tell me: What do they actually teach the student?" [MORE→

THE AUTHON, who writes here under a pen name, is a practicing physician in the East. His quotations from chiropractic-school catalogues are to be taken seriously, he says—much more seriously than he himself takes his nephew Homer.



LOOKS LIKE MEDICAL SCHOOL, except for the writing on the walls. That's what an impressionable young man might think of this Palmer School scene.

nt



Homer came back to my office, a few days later, to answer that question. He brought along nine catalogues—the official course announcements of the eight chiropractic colleges accredited by the National Chiropractic Association, plus the Palmer School catalogue. (The Palmer School, generally known as "the chiropractic fountainhead," is not approved by the N.C.A.)

CHIROPRACTIC

Lincoln Had No Degree

"Homer," I said, "don't you think a student should be a college graduate before he embarks on the study of a healing art?"

This was a kind of rhetorical question, since any college that would give Homer a degree would soon lose its accreditation, But Homer had a quick reply:

"Abraham Lincoln never went to college, and he was a great man. Besides, name one subject you learn in college that's any help to a medical practitioner. Calculus? Ancient history? English literature? Name one!"

I tried to explain that college is a maturing experience, more than a knowledge-acquiring stint. A bit later, I even dug up the report of an impartial committee (there wasn't an M.D. on it) that had recently in-

CHIRO CATALOGUES map quick route to "doctor" degree, three years after high school.

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route to h school. vestigated this question for the New Jersey legislature. From the report, I read Homer these words:

"A college level of study is required before an individual can absorb professional training. Few youths coming direct from high school are mature enough to undertake the equivalent of a medical school course."

Even to this, Homer had a snappy comeback. He showed me a booklet in which an officer of the National Chiropractic Foundation was quoted as saying:

Germ Theory Exploded

"The amount of preprofessional training has little correlation with success as a practitioner . . . To insist on high entrance requirements would discourage many capable people . . . Many of the subjects formerly thought to be indispensable to all who engaged in the healing arts have been rendered obsolete by the chiropractic principle. For example, bacteriology, extremely important from the medical viewpoint, is chiropractically unimportant, since the germ theory of disease has been thoroughly exploded."

There was apparently no changing Homer's mind. He had convinced himself that he didn't have to

VARIED CURRICULUMS include courses like smetics, house plumbing, and advertising.



be an educated man in order to be a "doctor." Besides, he had a confession to make: He didn't like the idea of messing around with cadavers.

"In some chiropractic schools," he told me, "the teachers have found a more sanitary way to study anatomy." And, sure enough, the catalogues of the Chiropractic Institute of New York and the Canadian Memorial Chiropractic College in Toronto proved him right: Both those institutions say they teach anatomy by lectures, demonstrations, charts, and models.

How to Advertise

"Another thing," said Homer. "In medical school, you were taught the art and science of medicine, but no one ever taught you how to collect bills or solicit patients. Now look at this: That Canadian college says right here on page 20 that 'the college auditing staff instructs students in the keeping of accounts, collections, and income tax problems."

"What was that about soliciting patients?" I asked, in a mild state of shock. Homer showed me: Both the Palmer School in Davenport, Iowa, and the Lincoln Chiropractic College in Indianapolis teach advertising. (The National College of Chiropractic in Chicago offers similar training; only there it's called "practice building.")

"Just look how varied these curriculums are!" Homer burbled. Whereupon he leafed through the catalogues and found several subjects that I can't even find in the dictionary. For instance, the student can learn skeletology at New York's Chiropractic Institute, vitaminology at Chicago's National College, and reflexology at the Texas Chiropractic College in San Antonio.

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'Toggle Recoil'

I took a few catalogues from Homer and opened them at random. The Texas school, I noted, teaches toggle recoil (it allots 54 hours to this). The same school offers a course in iris diagnosis—the technique of diagnosing general diseases by charting the human iris. (Of course, if Homer elected to take it, he'd have to shell out \$30 for the iriscope.)

"The Palmer School looks like a better bet for you," I told Homer. Its catalogue lists at least one course that Homer could use: personal efficiency. According to the catalogue, this course teaches the future chiropractor "the details of conducting an office, the best methods of approaching a patient, and the important phases of advertising."

A few minutes later, I noticed a still better bet. At Lincoln College, Homer could hardly help but remain in "good standing." Here's why:

At Lincoln, they convert grades into points. Grade A is 4 points; Grade B is 3; Grade C counts 2 points and is described as "average"; Grade D has a value of 1 point

and is "below average." Now, the catalogue says that "a student must maintain a point average of 1 to remain in school."

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Thus, to stay on at Lincoln, you have to have a "below average" average (Grade D)—which sounds just right for Homer.

By this time, both Homer and I were down on the floor, leafing through catalogues and enlightening each other about the most fascinating sounding chiropractic courses. Among our most memorable discoveries were these:

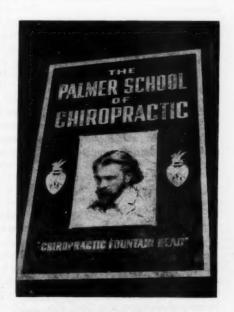
At the Western States Chiropractic College in Portland, Ore., you can study the developmental history of birds' eggs. At Western States, too, you can brush up on house plumbing and colon irrigation (the former as part of the public health course). And at the Northwestern College of Chiropractic in Minneapolis, you're offered training in athletic injuries, genetics, and psychoanalyis. (Chiropractic psychoanalysis, I assume, is the art of readjusting by adjustment.)

Homer is a ladies' man. For this reason, he was attracted by the announcement that at the National College in Chicago, he could learn gynecology "by demonstration."

Most of the colleges, though, avoid any such vulgar brush with the physical. At the chiropractic schools in Chicago, Davenport, and San Antonio, obstetrics is taught on a "manikin," so there'll be no wailing babies or night calls for the student.

"I can visualize the results," I commented.

Homer gasped: "Why, you sound just like a Palmer School graduate." He showed me a paragraph in the Palmer catalogue. Sure enough, there's a course in visualization "de-



FIRST MANIPULATOR, D. D. Palmer, founded school that author's nephew almost picked.

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signed to develop in every student the ability to visualize a subluxation. Through flash recognition training, the student improves his ability to see."

Mechanical Touch

Homer isn't very skillful with his hands; but he felt sure he could master the Palmer School's course in "mechanical appliances." This is designed to teach "the proper use of certain proven mechanical appliances such as the sphygmomanometer, stethoscope, and clinical thermometer."

At this point, he was obviously leaning toward B. J. Palmer's emporium in Davenport. He refused even to consider the Texas school any more. "What with all the talk about subversion these days..." he murmured—and showed me page 28 of the Texas Chiropractic catalogue. I read the words aloud: "The course in first aid is frequently taught by a card-carrying instructor."

"Well, then," I said, resignedly, "what's your decision?"

Ideals vs. Degrees

He had, he answered, narrowed it down to two: Palmer and Western States. The high idealism of the Palmer School impressed him, since in some respects (not many) he's an idealist. "What," he asked, "could be more challenging than this?" He pointed to the following passage on page 30 of the Palmer catalogue:

"Although a sick person would come to the clinic incapable of reciting symptoms, the staff...could prove chiropractically what was the cause of that condition...and could without once having talked with the patient, chiropractically restore the sick patient to health."

Diagnosis and treatment without a history seemed, to Homer, an ideal way to practice. Veterinarians do it very successfully, he explained. Why not other professional men?

But the final choice of this embryo professional man was not the Palmer School after all. Instead, he picked the Western States College in Oregon. The next time I saw him he explained why:

By writing a 5,000 word thesi there, Homer could get not only the D.C. degree but also a B.T.S. (which means Bachelor of Therapeutic Sciences). Two years later, without additional study, but by doing some "nonmedical research," he could become an M.T.S. (Master of Therapeutic Sciences). After an additional year of study, he could win a Doctor of Naturopathy diploma. And this N.D., as Homer explained to me, didn't really look too different from an M.D. after your name.

Thus, at little extra cost, Homer could have a D.C., N.D.,B.T.S., and M.T.S.—all in less time than it took me to get an unadorned M.D.

Obviously, if he can't make it any other way, Homer will get there by degrees.

Your Personal Deductions Under the New Tax Law

As head of a family, you get new chances for tax savings on dependents, child-care expenses, medical expenses, and other personal items

By Joseph F. McElligott

• Sprinkled through the new tax law are a number of provisions that will permit some doctors to claim personal deductions never before allowed. No one of these provisions is revolutionary. Yet, taken all together, they add up to an important new source of potential tax savings.

For practical purposes, they can be divided into five categories: (1) income splitting; (2) dependents; (3) child-care expenses; (4) medical expenses; and (5) contributions. Let's take a closer look at the new rules under each heading:

Income splitting. Since 1948, when income splitting became part of the Federal tax law, many married couples have made substantial savings by filing joint returns. Income splitting has also benefited widowers: Any such person has been allowed to file a joint return with his deceased wife for the full year in which she died (assuming he hasn't married by the year's end and wasn't legally separated at the time of her death).

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Mn. McElligott is tax consultant to a number of physicians in the New York City area.

The new law extends these benefits—in some cases—by permitting any widowed parent who maintains dependent children in his home to continue income splitting for two extra years. For example, take the case of a doctor whose wife died last May, leaving him with two preschool children. If he doesn't remarry, he'll be allowed to use the income-splitting privilege on his tax returns for 1954, 1955, and 1956. (The deceased wife, of course, will count as a dependent only until the end of 1954.)

After 1956, if his family situation stays the same, this doctor will drop to "head of household" status. He'll still have an advantage over a person filing a separate return—but only about half the advantage afforded by joint-return status.

Bachelors Benefit

Under another new rule, head-of-household status has been extended to some persons who formerly were required to file as individuals. This option is now open to any unmarried person who maintains a household for a dependent parent—even when the taxpayer doesn't live with his parent.

But to be considered head of the household, you must contribute more than half the cost of maintaining it. This requirement will prevent one Manhattan bachelor I know from taking advantage of the new rule:

He and his two brothers (also

New Yorkers) share the cost of supporting their widowed mother, who lives in St. Petersburg, Fla. None of them contributes as much as 51 per cent, so none can qualify as head of the household.

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(Under another new provision, however, they may take turns claiming her as a dependent. More about this later in the article.)

What Price Ambition?

Dependents. "It doesn't pay to have ambitious kids," a surgeon friend complained to me some time back. "Just as soon as that son of mine earns \$600 at his summer job, I can't claim him as a dependent any more."

This used to be true—but no more. From now on, any child under 19 (as well as any full-time student, regardless of age) can earn more than \$600 a year and still be classed as a dependent—provided that his father bears more than half the expense of supporting him. (Any such child, of course, must fill out a return of his own, paying tax on all earnings over \$600.)

The definition of dependency has also been liberalized in other respects. Under the old law, for example, you weren't allowed to deduct for persons not directly related to you by blood, marriage, or adoption. Now you may deduct for anyone whom you support as a member of your household during the entire taxable year.

Still another change affects groups

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of people who together (but not individually) bear more than half the cost of supporting another person:
Now, for the first time, that person counts as a dependent for one of the people in the group. Here's how this provision helps the three brothers I mentioned earlier:

They may now take turns listing their mother as a dependent. Or, if they prefer, any one of the brothers can take the deduction every year—even though he contributes less than half the cost of supporting her.°

Child-care expenses. A few doctors stand to benefit from the new deduction allowed widowers (as well as widows and legally separated persons) who have to pay others to look after their children during working hours. But \$600 a year is the most anybody is allowed to deduct for child-care expenses; and you can't count such baby-sitting payments if they're made to your own dependents (e.g., an older child).

Medical expenses. Federal tax policy on medical deductions has been liberalized, but not so much as many people had hoped. You can now deduct aggregate sickness costs that exceed 3 per cent of your adjusted gross income†, instead of 5 per cent, as formerly. But the differ-

ence is less significant than it looks.

Why? Because formerly you could include all the money you spent during the year on drugs, medicines, and the like. Now you may include drug costs only to the extent that they exceed 1 per cent of your adjusted gross income.

Even so, some taxpayers will benefit quite a bit from the new rule. Consider the case of a doctor who spends \$200 on drugs, \$300 on laboratory tests and X-rays, and \$500 on hospital bills this year. His adjusted gross income, we'll say, is \$12,000.

Under the old law, he would have been entitled to deduct only \$400 for sickness costs; under the new one, he can claim a deduction of \$520. Here's how the latter figure is arrived at:

Medicines and drugs (\$200 minus 1% of \$12,000) ... \$ 80 Laboratory tests and X-rays ... 300 Hospital bills 500

Total sickness allowance . . \$880 Exclusion (3% of \$12,000) . 360

Medical expense deduction ..\$520

Maximum Boosted

A few medical men may benefit from another change in medical-expense policy: the doubling of the maximum amount deductible for medical expenses. The new ceiling is \$2,500 for each person listed on the tax return. (But in no case can you deduct more than \$5,000 on a separate return, or \$10,000 on a

^{*}If, however, one brother bore more than half the cost, he'd be the only one entitled to the deduction. And if one of them contributed loss than 10 per cent, he couldn't claim the deduction under any circumstances.

^{†&}quot;Adjusted gross income" means professional net income plus all reportable income from other sources.

joint or head-of-household return.)

The revised Revenue Code also encompasses the rule formerly applied by the courts regarding trips taken "primarily for and essential to medical care." Transportation costs of such trips, says the new law, are deductible—but costs of food and lodging aren't (unless included in a hospital bill).

Will this provision make patients less likely to want their doctors to prescribe Florida "cures"? It's possible—but don't bet on it.

There's another new rule about medical expenses that *could* affect you. From now on, survivors of a deceased person may include the cost of his final illness on his last return. But in order to do this, his estate must pay the bills within a year after his death.

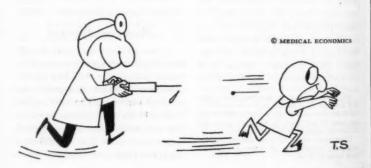
Hence there's a possibility that you'll soon find it easier to collect bills from estates.

Contributions. You used to be able to deduct charitable contribu-

tions totaling up to 20 per cent of your adjusted gross income. The limit has now been raised to 30 per cent, provided that the extra 10 per cent consists of donations to churches, tax-exempt educational institutions, or hospitals.

The important point here is that you're not automatically entitled to that 30 per cent deduction. You must be ready to prove, when challenged, that you actually gave all the money you said you did—and that you gave it to recognized charities. So save your receipts and thank-you letters, and give only to bona fide charities. The Internal Revenue Service is keeping a watchful eye out for abuses of this new rule.

As a matter of fact, the Treasury men are likely to seem more inquisitive than ever about *all* your personal deductions. With taxpayers given so many new chances for savings, Uncle Sam is going to try doubly hard to collect all that he has coming to him.



Keeping Track of Your Out-of-Office Visits

An easy way to schedule and record house calls, hospital calls, and meetings, noting financial and other details at the same time

By Edwin N. Perrin

 What sort of records do you keep when you're out making house calls and hospital rounds?

Many an M.D. carries a nondescript pocket notebook in which he makes cryptic entries at irregular intervals. Later, his secretary decodes them as best she can. Some entries she never does decipher, because he's forgotten to make them. Likely result: His patients get billed for fewer services than he's actually rendered.

A better way to keep records outside the office is illustrated here. If anything, this method requires less effort on your part. Most entries are made by your secretary before you leave the office. You simply check the appropriate columns and add any supplemental notes you want.

All you need, to make this method click, is a pocket notebook with suitably printed pages. Here's how one such booklet is set up •:

Two facing pages are provided for each day of the month. On the left-hand page, your aide fills in the names and addresses of all patients you're scheduled to see out-

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⁶The booklet described here was developed by Richard V. Bibbero, a medical management consultant in San Francisco, and is copyrighted by his firm, Medical Management Control.

SEPTEMBER 16

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PATIENT'S NAME	HOSP	HOME	VISIT	POSTED	SE SE
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arthur Dunning 6 50 P.M. 4077 Broadway		V	/	V	
James Barres 7 pm 161 Larkin Ave.		V	/	1	811
Frank Gow St. Luke's Paul Hannerslew St. Luke's Margaret Whithy St. Luke's	V V		ノソソ	1000	
Carl Markey Merry	ンン		\ \ \	1	
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TYPICAL RECORD of professional calls outside the office shows three stages in keeping track of a day's activity. First the doctor's aide (black ink) fills out his visit schedule. Then the doctor (colored

SEPTEMBER 16

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JUNION	AYMENTS RECEIVED		PSTD	SPECIAL NOTES—MEETINGS	
4	1	1	JOH		Staff westing St. Luke's 50 1
4	/	1			Looked at Mrs. Smith's throat
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-	1	V			on Gass V
1	4	ľ			Professional Expenses: Gas & oil 4.20
~	1	1			Staffdinrer 3.75/
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ink) checks off each call as he makes it. He also notes unscheduled calls and enters payments received. Finally, his aide posts the items in the day book, checking them off as shown here.

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side the office that day. If you have any meetings to attend, she records them on the right-hand page.

You slip the booklet into your pocket as you leave the office. Then, as you make your rounds, you check off each completed visit. If you make an unscheduled call, you of course include a notation of the patient's name and address.

That's all there is to it, as far as you're concerned. When you get back to the office, you give the booklet to your secretary. She posts each entry on the appropriate record card, checking it off as she does so. The booklet then stays on her desk until the next time you go out.

Besides making it hard to overlook appointments, such a booklet has other advantages. For example

A "Special Notes" column escourages you to keep track of tree ments that call for an extra fee (pericillin shots and the like). This of the umn also gives you a place to perform the down your out-of-pocket professional expenses. Such daily records can save a doctor hundreds of dollars a year in fees and tax deductions held otherwise forget.

Perhaps the main advantage of notebook like this is that it assembles all your visit records in our place. At the end of each month, therefore, you have a complete account of your professional work outside the office. It's a useful addition also to the data you accumulate for income-tax purposes.



"I can't make these instructions out either—are you sure I wrote them?"

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He Helps Run a Railroad

This versatile Baltimore surgeon now serves as one of the directors of the New York Central

By Mauri Edwards

• Railroadman Robert R. Young quite evidently got his fill of bankers early this year, when he battled a battalion of them for control of the New York Central Railroad. So nobody was surprised, after Young's victory, that his new board of directors included no bankers at all. What did



COMICS

arguse interest—especially in medical circles—was the fact that one of the members of the new fifteen-man board is a doctor.

But let no one doubt the ability of Dr. R. Walter Graham Jr. to hold down his new job. While the 53-year-old Baltimore surgeon insists that "finance is merely my hobby," he's definitely no amateur. The fact is, he's one of those rare exceptions—a physician who's as much at home on a top-management team in big business as he would be doing ward rounds in a small hospital.

The doctor proved himself no dilettante in corporate politics by the way he helped the Young ticket win its vote-proxy fight. In fact, he sold so many of his fellow stockholders on the need for a change that he personally led the whole slate to victory: He piled up more stockholder votes for himself than even Young got!

"That was just a voting freak," he says modestly. "I was glad to be of



help. I campaigned because I be lieve in Young. I think the railroads offer the greatest investment potential in the country; unless they operate at a profit, there can be no true prosperity. But until Young came along, the railroads were lagging behind other transportation. They lacked modern ideas.

"I got interested in Young in 1937, when he took over the Chespeake and Ohio. I liked his method. I'm convinced now that he's a sort of Joan of Arc of American railroading."

His Hobby Pays

Director Graham's 40,000 shares of Central stock make him the carrier's fifth largest individual shareholder. He owns stock in other corporations, too. In fact, thanks to his "hobby," he has turned a tidy family inheritance into an even tidier fortune.

His businessman father taught him to understand the financial pages of the newspaper at an early age. Today, he rattles off stock quotations the way a baseball fan cites batting averages.

Because of his interest in business, he now concentrates on medical administrative work (although he's highly regarded as a surgeon): He's medical director of Maryland's Blue Cross-Blue Shield; he heads the state medical advisory committee to Selective Service; and he's active in Red Cross and state medical society affairs.

And Suddenly Malpractice Suits Tumbled

New teamwork between these physicians and their insurance company brought a dramatic drop in the number of court cases against M.D.s

By Thomas Owens

• The annual total of malpractice suits across the nation is now five times what it was in 1900. Many an M.D. has become painfully aware of this trend; and even more painful is the fact that most such suits are based on groundless charges.

How can the nuisance of unfounded suits be eliminated? Doctors in twenty-three counties of Northern California think they have an answer. Under a plan in operation there since 1946, they have achieved dramatic success in reducing the malpractice problem to its hard core.

To begin with, some 4,000 doctors in these counties signed malpractice insurance contracts with the same company. Each county medical society in the area then appointed a committee of physicians to advise the carrier on the medical merits of all local negligence complaints received.

And the results? Here are the area-wide figures:

	Ye	ear	1950	1951	1952	1953
Number	of cor	nplaints made	156	182	215	213
Number	of sui	ts actually filed	63	63	49	19

Thus, in the last four years alone, malpractice suits have been reduced by more than two-thirds. This, de-

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spite a continued high level of negligence complaints, reflecting the national trend.

All of which calls for a closer look at how the West Coast plan operates:

The Defense Committees

Whenever a patient alleges negligence and submits a claim for compensation, the carrier makes a routine investigation. The results are reported to the medical defense committee of the county medical society concerned.

The function of this committee (which has five to fifteen members) is to decide whether the charge of negligence is in fact justified. After consideration of the case, the committee submits to the insurance company one of the two following recommendations:

¶ "The claimant should be fairly compensated, because the claim has medical merit."

¶"No compensation should be paid, since there was no dereliction of medical duty on the part of the accused physician."

Juries Support Them

In every case to date, the carrier has followed the doctors' advice. When compensation is recommended, the claimant gets cash from the insurance company. When compensation is *not* recommended, the claimant gets nothing.

Of course, the unsuccessful claimant is always free to take his case to

court. And sometimes he does, perhaps suspecting that the doctors are merely whitewashing each other's mistakes.

Then he usually finds to his surprise that the jury's verdict agrees with the recommendations of the medical defense committee. (This has been true in seventy-two of the seventy-four malpractice suits so far brought to trial: The defendant physician has been found not liable for negligence.)

They Recognize Negligence

No such plan can work unless the doctors' committees recognize actual malpractice when they see it. Here are three revealing cases in Northern California:

¶ A patient received shock therapy in a doctor's office. In the course of treatment, she suffered electrode burns on the forehead. When her claim for damages reached the medical defense committee, the doctors reviewed the facts of her case. They decided that the shock treatment had been given without proper equipment, assistance, or even justification. The carrier paid the patient \$1,500.

¶ A grand mal patient came to a physician for treatment, and the physician used experimental drugs. But he failed to follow the directions accompanying the drugs, which specified periodic laboratory tests. The patient developed aplastic anemia. After reviewing these facts, the committee decided that the physician

had indeed been negligent. The carrier paid the patient \$7,500.

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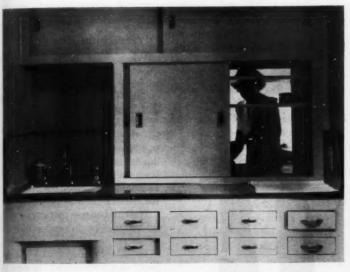
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A woman patient required a hysterectomy; there were no complications. In performing the operation, the surgeon somehow cut both ureters. The loss of one kidney resulted. The woman submitted a claim for damages, and the medical

defense committee approved it. So the carrier paid the patient \$5,000.

As a rule, however, the medical defense committee finds "no negligence" on the doctor's part. And that means the insurance company won't settle; nor will it be frightened into compromise by high claims for damages. [MORE]

Two-Way Instrument Cabinet Is Money-Saver



• A pass-through instrument and supply unit like this one, which serves two treatment rooms at once, is both a money-saver and a time- and work-saver, as more and more physicians are finding out. Not only do the cabinets open from both sides, but so also do the drawers (those shown are 52 inches deep). Keeping two treatment rooms in operation thus requires the purchase and maintenance of only one set of supplies and instruments.

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In one recent case, for example, a patient complained of double vision after an operation for tic douloureux. He accused the surgeon of negligence; and even though the medical defense committee reported otherwise, he sued for \$102,000. The case was allowed to go to trial, and the jury brought in a verdict favoring the defendant surgeon.

Two Trials Needed

In another case, a doctor doing an esophagoscopy made a slight tear in the esophagus. The tear was repaired and the patient made an uneventful recovery. But later he sought \$35,000 in damages, claiming negligence.

The medical defense committee,



"The doctor says if Joe lives till morning, he'll have some hope for him; but if he doesn't, he'll have to give him up."

while recognizing the case as a tough one to decide, concluded that the M.D. wasn't to blame. And that's the way the courts eventually decided: The first trial ended in a hung jury (eight to four in favor of the doctor); the second trial absolved him completely.

Thus, while speeding the settlement of legitimate claims, the medical defense committees have discouraged illegitimate ones. "Nuisance settlements" are no longer a factor in Northern California—and you can see the results in the decreased number of malpractice suits.

Premiums Rise Slowly

What about the premiums that doctors pay for their malpractice insurance? Howard, Hassard, legal counsel for the California Medical Association, reports:

"Although premium rates in Northern California have increased during the past few years, this is largely due to an undercalculation in the late 1940's. The increase would have been much greater in the absence of the doctors' defense program."

Hassard believes that any successful malpractice prevention plan depends on the doctors themselves. "The risk of being sued won't decrease of its own accord," he says. "A vigorous, grass-roots program by the medical profession itself is the only prudent course."

Signs are that the doctors in his own bailiwick have shown the way.

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When and How to Write Off Old Accounts

In certain cases where the delinquent debtor can't or won't pay, says this management man, canceling the debt may well bring you dividends. But the write-off requires skillful handling

By Clayton L. Scroggins

 At what point should you stop trying to collect overdue bills?

First, let's consider this fact: The National Association of Medical-Dental Bureaus estimates that the dollar remaining unpaid for six months is worth only 71 cents, collectionwise. Its value drops to 57 cents at the end of nine months, and to 45 cents after a year.

So the chances are that nearly a third of your outstanding accounts are uncollectible after six months. And you can expect to be paid on *fewer than half* of those that run a year or more.

In handling these long overdue accounts, you have a choice of three special steps. You can turn the account over to professional collectors (if you haven't done so already); you can bring suit against the debtor; or you can write off the debt. This article concerns the last step.

I frequently suggest to my physician-clients that they write off the unpaid account whenever investigation re-

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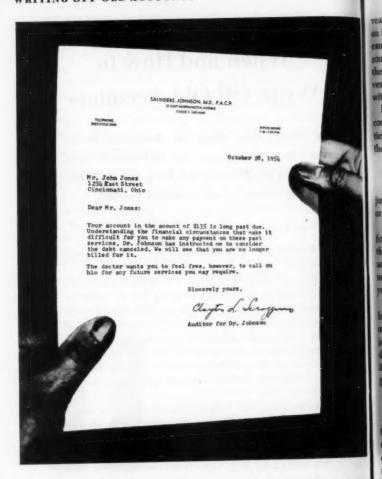
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THE AUTHOR heads a medical management firm, Clayton L. Scroggins Associates, in Cincinnati.

WRITING OFF OLD ACCOUNTS



WRITE-OFF LETTER clears the dead wood out of the doctor's file of long-overdue accounts. In the process, it actually brings in checks from some delinquent debtors; and it may result in a flood of referrals from grateful patients. Last paragraph can be omitted if the doctor wants to close the account for good.

reals that it has been allowed to run on for six months or so primarily because of hardship. As I see it, it's sound business to put some limit on the time, effort, and expense you invest in trying to collect from people with marginal incomes.

In such cases, with the doctor's concurrence, I usually send the patient a letter like the one shown on

he opposite page.

Why Tell People?

But, you may ask, isn't it enough just to stop sending bills? Why bothor to notify the patient?

There are several good reasons for the "write-off" letter. For one thing, it puts a definite close to the account, thus reducing the total number of meaningless entries in your books.

Then, too, in my experience, the letter often spurs at least partial payment from the debtor who's unwilling to accept charity. And even if it doesn't bring such tangible returns, it creates a growing reservoir of podwill.

Letter Makes Friends

How so? Well, in his gratitude, the patient is likely to urge his acquaintances to visit "that wonderful doctor of mine." And although such referrals should be screened carefully, there's no reason to fear that the patient's friends will be looking for six-month write-offs too. Most people want fair treatment more than they want free rides.

Once an account has been written off and the patient notified, you're in a good position to make better arrangements for the future. At the patient's next visit, your aide may want to suggest a pay-as-you-go plan. "That way," she can explain, "you'll never again be worried by a big doctor bill hanging over your head."

There's one strong contraindication to the use of the write-off letter: I never recommend it in a case where there may be suspicion of negligence on the doctor's part. In any such situation, obviously, the letter *could* turn up as Exhibit A in a malpractice suit.

Rx for Troublemakers

On the other hand, I do recommend the letter in occasional cases where hardship isn't the main factor. If the patient resists all collection efforts for more than a year, and if his account is causing more trouble than it's worth, then the write-off letter can be sent without the final paragraph. This closes not only the patient's account, but also the doctor's dealings with him.

As a rule, the write-off letter should be sparingly used. It's designed for special cases—not for any large number of the doctor's delinquent accounts. Indeed, if sent out on too broad a basis, the letter might easily backfire.

So for goodwill without grief, save the write-off letter for the situations where it really applies. END

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Why Hospital Costs Are Going Still Higher

Thanks to better, speedier care of the patient, most institutions are in a worse financial fix than ever. But there is something the average physician can do to help the hospitals beat this paradox

By Mauri Edwards

• As far ahead as the nation's hospital administrators can see, there's nothing in view but higher and higher costs. And, because there's no immediate hope of lowering their charges, hospital men are trying to convince the paying public that it's at least getting good value for its dollars. The administrators concentrate on these arguments:

 The average patient now stays in a hospital just eight days, compared with more than two weeks back in 1929; and

He now gets all kinds of special tests and services that hadn't even been dreamed of only a few years ago.

The administrators ruefully admit, however, that it's precisely for these reasons that the hospitals are finding it harder to make ends meet. Here's how one hospital chief explained this paradoxical situation at the recent Chicago convention of the American Hospital Association:

"The fact is, the shortening of the average hospital stay is actually costing us money. When a patient lay on his back for two weeks, part of that time he didn't need any special care to speak of. So the 'profit' we made on him during that period helped to offset the 'loss' we incu

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curred in giving him close attention during the more critical part of his stay.

"What's the situation now? A patient comes in, gets a series of tests, then undergoes surgery. He gets careful post-operative care, and bang: He's on his feet and out of the hospital. There's no slack period, no chance for us to catch up and break even."

Largely because of this new-style concentrated care, it cost the average general hospital more than \$21 a day last year to care for each patient. The patient himself paid about \$19.50, leaving the rest to be covered by contributions from private and government sources.

In an effort to flatten the cost curve, A.H.A. people are laying greater stress on economy: efficiency wrinkles in new hospital design, more and better machinery, increased use of subprofessional personnel, and such. The resultant savings help. It's a fact, for example, that although hespital costs continued to climb last year, the rate of climb was less than in any year since World War II.

Even so, economy of this sort barely nibbles at the heart of the problem, which is simply this:

From 60 to 70 per cent of the average hospital's budget goes into its payroll. And a hospital payroll these days is an awe-inspiring thing. In the last eight years, the number of hospital employes has zoomed from 148 per 100 patients to 183 per 100 patients. In the same period, pay scales have doubled. Last year alone, the total cost of running the hospitals was \$4.7 billion, and almost \$3 billion of this went to meet payrolls.

Is there no way off the escalator?

Dr. Harry F. Becker, field secretary of the Michigan State Medical Society, suggested one far-reaching answer to the A.H.A. convention. His idea is for doctors to reverse "the growing tendency" toward needless hospitalization of more and more patients.

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You feel sure old "Skinamalink" is cheating on your prescription—otherwise he'd put on pounds.

You can't stand over him with a spoon, but you can "out-fox" him with a taste—and that's Sustinex.

Sustinex owes its success not only to its potent B complex content—but to its distinctive cola-flavor—it's that delicious taste which keeps them taking Sustinex dayin-and-day-out.

Sustinex does its job by keeping the patient on his prescribed dietary regimen, thus together they build up his nutritional state.

It's delicious taken direct from the spoon. Samples on request to prove it.

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WHY HOSPITAL COSTS ARE GOING HIGHER

Becker reported on an analysis of over 12,000 consecutive clinical records in twenty-five Michigan hospitals. The key finding: To some degree, 28 per cent of all hospital admissions were unnecessary.

Worth special mention, said Becker, was the fact that the presence or absence of health insurance coverage evidently made a big difference. Where Blue Cross was involved, he said, unnecessary hospitalization occurred 36 per cent of the time. Where there was commercial insurance, abuse showed up 30 per cent of the time. Where there was no insurance at all, unnecessary hospitalization fell off to 14 per cent.

The Becker Proposal

Dr. Becker conceded that the patients who got unnecessary hospitalization were actually in need of care; but they "did not need to occupy a hospital bed in order to receive it." As he said: "One out of eight Blue Cross patients entered the hospital for laboratory or X-ray examinations, although hospital oupatient departments were performing similar examinations on similar patients every day."

Dr. Becker's solution? Remove the temptation to abuse health is surance and misuse hospital bed. Make sure insurance covers minus surgery and diagnostic tests when handled on an out-patient basis.

Perhaps the biggest imponderable in future hospital costs is this: Up to half the hospital facilities in the U.S. may now be obsolete. The new president-elect of the A.H.A., Ray E. Brown of Chicago, offers that as an informed guess. More definite information will be available in about a year, when a major survey of hospital needs is completed.

Brown and other A.H.A. men think the survey will show that the chief need is for modernization of existing hospitals, rather than for new hospitals. In either case, any all-out effort to improve facilities will almost certainly push hospital rates higher than ever.



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How Doctors Can Get A Better Press

They can do it, says this editor, by clearing up their misapprehensions about what's personal advertising and what's legitimate news

By Steven M. Spencer

• The past twenty-five years have seen notable changes in the relations between doctors and the press—most of them for the better. Yet, things happen now and then to jar the good relationship.

There are still, for example, disturbing reminders of the day when most doctors considered it beneath their dignity to "consort with the press."

This attitude, which is not unlike that of the total abstainer toward the heavy drinker, is reflected in occasional statements, resolutions, and actions of certain medical societies. They seem to feel that a few sips of printer's ink are permissible, but that too much is sinful—and calls for swift disciplinary measures.

Curiously, "consorting with the press" is frowned upon not because it's harmful to the doctor involved, or to his patients, but because it may give the doctor "an unfair advantage" over his colleagues. It's regarded as "advertising" and therefore unethical.

Thus arises one of the main sources of friction in

Mn. Spencer is an associate editor of The Saturday Evening Post. This article is drawn from his remarks before the 1954 Conference of Presidents and Other Officers of State Medical Associations.

our doctor-press relations: a confusion in the physician's mind between the concepts of news and advertis-

Now, the publisher has no trouble distinguishing between the two. News is something he buys; advertising space is something he sells. And the publisher of integrity never gets the two transactions mixed up. Nor do his editors and writers.

Thus, we consider that the development of new methods of treating disease, or of preventing it, is news. And we feel that the public is entitled to know who makes these contributions. So, as we see it, the names and pictures of doctors are logical parts of the story.

Neither we nor our readers regard the printing of such details as advertising. The story simply would be incomplete without them.

People Want Facts

Accurate information about medicine can help build good public relations for the doctors. It can, that is, as long as no segment of the profession does things or takes positions that appear contrary to the public good.

If the latter *does* occur, the press must of course play out its role of unbiased observer and watchdog of the public welfare. In other words, it is duty bound to report events as it sees them.

This function of the magazines and newspapers is sometimes misunderstood by special interests that feel they're victims of "unfavorable publicity." It's well to remember that the journalistic freedom to tell all the truth is guaranteed by the First Amendment of the Constitution. Without it, the press would lose much of its usefulness.

For we are a nation of people who want to know the facts. And medicine is one of the topics about which the average reader is most eager to learn.

The Saturday Evening Post, which has a circulation of nearly 5 million, publishes twenty to thirty medical articles a year. And our readership surveys reveal that these articles consistently stand at or near the top of the list, when scored on reader interest.

Why the Public Cares

Much of the recent growth of interest in medical news began, I believe, when the sulfa drugs were developed, in the Thirties. The specific nature of these compounds, and their spectacular results, attracted the reading public as few other things in the health field had. They drew attention to the increasing power of scientific medicine.

Then, before interest in the sulfas could wane, the penicillin story broke, Since that time, it has been one new and fascinating development after another.

Of all the sciences, medicine comes closest to the daily lives of the average man and woman. And at a time when there is so much prevorable nember to tell by the onstituwould

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LI LILLY AND COMPANY . INDIANAPOLIS 6, INDIANA, U. S. AL



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The reason of Bolyand is an extended because it refer to the year majority of tylos-

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Pneumococci

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Hemophilus pertussis Corynebacterium diphtheriae

Meningococcus

Sinusitis Otitis media Pneumonia Pharyngitis Tonsillitis

Tonsillitis Bronchitis Sore throat Pneumonia

Pharyngitis

Lobar pneumonia Bronchial pneumonia Bronchitis Pneumonia

Whooping cough Diphtheria* Diphtheria carriers Moningitis Furunculosis Staphylococcus septicemia Enteritis

Scarlet fever Cellulitis Erysipelas Streptococcus septicemia

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Treponema pallidum

Fusiform organisms and /or spirochetes

Lymphogranuloma venereum virus

Rickettsia tsutsugamushi

Endamoeba histolytica Influenza

Syphilis

Vincent's angina (trench mouth)

Venereal lymphogranuloma

Scrub typhus

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*Plus antitoxin

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Hotycin' is notably safe

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Urticaria, hives, and anaphylactic reactions (sometimes caused by penicillin) have not been reported in the literature on 'llotycin.'

preserves bacterial balance of intestine

Staphylococcus enteritis, anorectal complications, avitaminosis, and moniliasis sometimes caused by "tetracycline-type" antibiotics have not been encountered with 'llotycin.'

Gastro-intestinal hypermotility is almost never observed in bed patients receiving 'llotycin' and is seen in only a small percentage of ambulatory patients.



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lotycin' kills pathogens

Cannot become resistant

dead organisms:

- Cannot cause recurrent infection
- Cannot spread infections
- Make minimal demands on the patient's natural defenses

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'llotycin' differs chemically from all other antibiotics.

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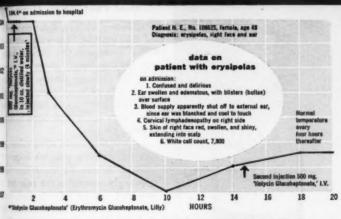
The nitrogen in 'llotycin' is not contained in a nitro group, and there is no benzene ring structure in the molecule.

Virtually no gram-positive pathogens are inherently resistant to 'llotycin'—even when resistant to other antibiotics.

Cross resistance and cross sensitivity do not occur between 'llotycin' and the tetracycline-type antibiotics or penicillin.



acts quickly



As temperature fell, confusion and delirium disappeared. Twelve hours later, ear was warm to touch, became reddened in color, and was less swollen. Borders of erysipelas ceased to advance. White cell count rose to 12,000 twelve hours after the patient's admission and returned to normal on third day. Ear and skin of right face appeared normal on the third day, and patient was discharged on fifth day.

No other antibiotic acts more quickly than 'llotycin'

Lilly

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GETTING A BETTER PRESS

occupation with the science of destruction, the public finds spiritual reassurance in reading about individuals whose efforts are devoted to saving lives.

You have, then, in the pages of America's daily and periodical press, a broad and always-open channel through which to reach the whole world with the story of American medicine. (We know that the story does reach the whole world. Shorth after the publication of a medical article in the Post, for instance, we editors can almost trace the malboats' ports of call by the postmark on the letters we get.)

How They Bring Hope

Moreover, these articles on medical developments, carrying news of better treatments for tuberculous arthritis, epilepsy, heart disease, etc., are not only widely read by may also be of immediate, practical and even life-saving value. For out thing, they bring fresh hope to seriously ill people.

I know that we're often taken in task for arousing people's hope. I make no defense for the writer who knowingly overstates the case for a new and untried remedy and thus arouses false hope. But much camb said for the authentic report that kindles legitimate hope, brings aptient back into the mainstream of scientific medicine, and puts him in touch with physicians who can help him.

I don't think it's necessary to give

Polysal, a single I.V. solution to build electrolyte balance, is recommended for electrolyte and fluid replacement in all medical, surgical and pediatric patients.

Cutter Laboratories, Berkeley, California

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"But Doctor, can't you put some weight on her?"

"Trophite"—a high potency combination of B₁₂ and B₁—can help your underweight patient gain weight because:

- 1. it increases food intake: B₁₂ and B₁ stimulate appetite.
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 emphasize "the importance of adequate supplies of the vitamin in the
 metabolism of carbohydrate and fat, including not only the conversion
 of carbohydrate to fat, but the metabolism of fat itself."

specify—Trophite*—B12 plus B1

"Trophite' is available in both tablet and liquid form. Each tablet or teaspoonful (5 cc.) of 'Trophite' supplies:

25 mcg. of vitamin B₁₂ | 10 mg. of vitamin B₁

Smith, Kline & French Laboratories, Philadelphia

*T.M. Reg. U.S. Pat. Off. 1. Vitamin B₁₂ Research, editorial, J.A.M.A. 153:960 (Nov. 7) 1953

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you a long list of examples to support this statement. Every writer engaged in medical reporting has a thick file of them. I'll mention just one to illustrate the point:

Every few months I get a cheerful note from a man who several years ago read an article of mine describing a new intermittent positive-pressure breathing technique in the treatment of emphysema. He himself was suffering seriously from emphysema, and he showed the story to his doctors in a Midwestern state. They became interested. One of them paid a visit to a physician who had been among the developers of the method; and then they sent the patient to this doctor. The man now feels he has a new lease on life; he is a very grateful patient, indeed.

When the Press Fails

We don't bat 1.000, of course. Sometimes we publish an article about a new treatment that eventually turns out to be less effective than it was originally thought to be. It may take a year or more for the negatives to crop up. But this sort of thing is inherent in medicine.

The press should not be held responsible for re-evaluations that the medical profession itself must make. We're reporters, not prophets.

And we do make a serious effort to see that our reports are accurate. We attempt to obtain all the data we can on a new development, negative as well as positive. For we are as anxious as you that medicine's story be accurately and adequately presented.

To do all this, the reporter must have the cooperation of medical men. Actually, we seldom have much trouble these days getting facts for our articles; most doctors are willing to talk with reputable writers. But when it comes to using the physicians' names or their pictures, then the curtain begins to drop.

No Names, Please

That curtain, which results largely from fear of criticism by other doctors or by medical societies, takes strange forms:

A physician will permit you to use his name—but will ask you not to use it more than once or twice in a 5,000-word article. Or he'll insist that if you mention his name, you must mention the names of fifteen or twenty others who figure to some degree in the background of the work.

Some of our most troublesome collisions with "ethics" involve photographs. If, for example, it's finally agreed—after consultation with deans, department heads, and medical society committees—that it's all right for a certain doctor's picture to be taken, discussion then arises as to whether he shall be photographed in a formal or an informal pose, with or without a patient, in his office or his laboratory, full face, profile, or the back of his head (which presumably will hide his identity). [MORE->

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TO HELP CORRECT

MAGNESIUM HYDROXIDE combined with pure mineral oil make Haley's M-O a smooth working antacid-laxative-lubricant that effectively relieves constipation and accompanying gastric hyperacidity.

The oil globules in Haley's M-O are minutely subdivided to assure uniform distribution and thorough mixture with intestinal contents. Oil leakage is avoided and a comfortable evacuation is effected through stimulation of normal intestinal rhythm and blunted defectation reflex.

SUPPLIED: Bottles of 8 oz., 1 pint, 1 quart.



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who mere publ Then, even after the print is developed, the doctor may decide—or a committee may decide for him—that his name is not to be used in the picture caption!

Such decisions are nearly always made on the ground that the use of names or pictures constitutes "advertising" and that advertising is unethical. At this point, we editors feel that the restrictive aspects of medical "ethics" encroach upon editorial prerogatives—and in some cases seriously abridge the doctor's own freedom of speech.

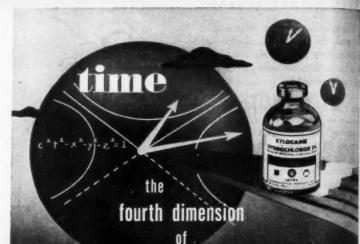
As writers, photographers, and editors, we try to apply our skills and judgment in such a way that the medical story, with illustrations, will be seen and read; it benefits nobody if it isn't read. And if "ethics" is defined as "a system of moral principles," it's difficult for us editors to see anything immoral in printing a physician's name or picture along with an accurate account of his views or accomplishments.

No Quarrel With Aims

We realize that rules restricting a doctor's freedom in his relations with the lay press were originally aimed at the publicity seekers. But the experienced editor can usually spot such individuals; and he knows how to make proper allowances when offered material from them. It hardly seems fair to hamper the man who has a legitimate story to tell, merely in order to foil the occasional publicity seeker. [MORE-



MEDICAL ECONOMICS · NOVEMBER 1954



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Stocked by leading wholesale druggests and surgical scooply houses as a 19%, 1% or 2% solution without Epinephrin 1:100, 000, 2% solution without Epinephrin 1:100, 100, 2% solution is also supplied with Epinephrine 1:50,000. All solutions dispensed in 50cc, and 20cc, multiple done vials, packed





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A 4th dimensional approach to preferred local anesthesia

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*U.S. Patent No. 2,441,498

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Too often, it seems to me, antipublicity rules, set up to keep incompetent physicians from gaining
undue attention, have been employed to punish really eminent
leaders in research or clinical medicine. I know of several instances in
which highly respected doctors
have been hauled onto the carpet by
local medical societies or specialty
organizations, when their only offense was that they were written
about.

In one case, the doctor's crime was in permitting a publication to use a picture of him sailing a boat. This was judged to be irrelevant to the medical theme—and therefore unethical.

Possibly what's needed is greater trust not between doctors and reporters, but among the doctors themselves. It seems beneath the dignity of the profession for a medical organization to keep a tongue depressor in a doctor's mouth and to tell him, "Don't say anything."

What About Public?

Certain rules of professional conduct are necessary. But there is an impression in some quarters that organized medicine is often too preoccupied with professional protocol and economic competition. Unless medicine's ethics can be shown to have a direct bearing upon the public welfare, they can be misunderstood and can harm medical public relations.

We saw an example of this in New York not long ago, when the state medical society voted changes in its Principles of Professional Conduct that would make it unethical for doctors to participate in certain prepay group plans. This would include H.I.P., which has some 400,000 subscribers.

Concern for the welfare of the patient, with respect to easing the economic burden of illness, was not apparent in these changes. So the medical society was roundly criticized by the press.

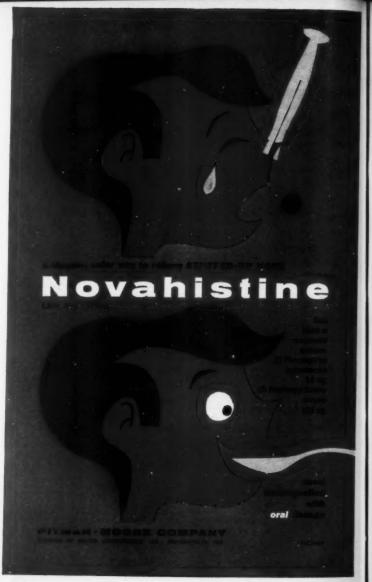
Do the New York doctors want the public to understand why the changes are desirable? Then they'll have to do a better job of explaining what's wrong with prepay group insurance—from the *patient's* standpoint. And the doctors will need the help of the press, in order to make their point widely known and understood.

The Revised Code

In December, 1953, the A.M.A. House of Delegates adopted a new set of amendments to the association's code of ethics. The section now called "The Relationship of the Physician to Media of Public Information" seems to me a good step toward freer relations with the press.

Because it offers a pretty workable pattern, I should like to conclude these remarks by quoting a few passages:

"An ethical physician may provide appropriate information re-



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garding important medical and public health matters which have been discussed during open medical meetings or in technical papers which have been published, and he may reveal information regarding a patient's physical condition if the patient gives his permission, but he should seek the guidance of appropriate official spokesmen of competent or constituent medical societies.

... These provisions are made with full knowledge that the primary responsibility of the physician is the welfare of his patient, but proper observation of these ethical provisions by the physician concerned should protect him from any charge of self-aggrandizement."

Colleagues' Sanction

And note this paragraph:

"Scientific articles written concerning hospitals, clinics or laboratories which portray clinical facts and techniques and which display appropriate illustrations may well have the commendable effect of inspiring public confidence in the procedure described. Articles should be prepared authoritatively and should utilize information supplied by the physician or physicians in charge with the sanction of appropriate associates."

So it's clear that the A.M.A. has done and is doing much to foster a more realistic viewpoint regarding medical news. It seems to me that the association is trying to bring about among its members a less critical attitude toward doctors who cooperate with the press.

I hope that physicians everywhere will familiarize themselves with the new amendments; and I hope, too, that state codes will be brought into conformity with the national code. Only if the story of American medicine continues to unfold in all its warm, human detail, will the American doctor continue to receive the public acclaim he so fully deserves.

Gluteal Greeting

• Our nurse, Margie, who gives the injections in our office, was confronted on St. Patrick's Day by one of our Irish patients. He had come in for his weekly thiamine shot.

As he routinely lowered his trousers to receive the needle, a not at all routine sight met the nurse's eyes: Emblazoned in green silk on his white shorts was a cheerful "Top o' the mornin', Margie!"

-MILTON H. IVENS, M.D.



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FORMULA:

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FOR DAYTIME SEDATION:

TO AID IN INDUCING SLEEP

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What the Law Says About Experimental Therapy

The patient's consent is vital, but it doesn't cover everything. 'Due care and skill' on your part are also essential—and harder to prove

By George I. Swetlow, M.D., LL.B.

• Some years ago, when many X-ray procedures were still experimental, a Missouri physician was sued for burns inflicted on a patient he was treating for eczema. The doctor had given fair warning of the hazards of X-ray, even refusing treatment until the patient had assumed "all known and unknown risks." But it was shown at the trial that the patient had been placed too close to the machine. The doctor was held liable for damages.

The court held that a patient cannot legally assume the risk of a doctor's negligence. "Consent means nothing," said the judge, "unless due care and skill are employed by the physician." The doctor was liable *not* because he had experimented, but because he had experimented improperly.

This principle still holds. Many of the older cases of medical jurisprudence are among the best guideposts available today. Medicine is progressive, groping constantly into the future for new tenets; but the law is conservative, relying on precedent. The practice of medi-

Dn. Swetlow, a neuropsychiatrist who turned to law in 1931, is an authority on medical jurisprudence.

No more barbiturates, no more chloral!

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CLORTRAN



Now, at last, you can prescribe a sedative-hypnotic that's free from gastric irritation · free from habituation free from hangover

Clinical experience with CLORTRAN continues to confirm Beckman's observation: "I think the profession would do well to use this drug more often in insomnia, since it affords chloral hypnosis without gastric irritation.1"

For control of motion sickness, too.

CLORTRAN capsules provide chlorobutanol in a new, stable, convenient form. CLORTRAN does not upset the stomach; on the contrary, it exerts on the gastric mucosa² a soothing and spasmolytic influence which, combined with its sedative power, makes it a drug of choice in control of sea-, air-, and car-sickness.

Dosage: Sedative-Antispasmodic, 0.25 Gm. 2 to 4 times daily. Nausea or Motion Sickness: 0.25 Gm., repeated in 30 minutes if necessary. Hypnosis: 0.5-1.0 Gm., ½ to 1 hour before retiring. Contraindicated only in severe cardiac, hepatic or renal disease.

CLORTRAN is supplied in golden-orange, soft gelatin capsules, 0.25 Gm. (3¾ Gr.) and 0.5 Gm. (7½ Gr.); bottles of 100.

Wampole LABORATORIES

Hypnosis



1. Beckman, H. Treatment in General Practice (Saunders) 1948. 2. Krantz, J. C. & Carr, C. J.: The Pharmacologic Principles of Medical Practice (Williams & Wilkins) 1951.

literature on request

Sedative-Hypnotic-Antinauseant : Capsules Stable Chlorobutanol (Wampole) Henry K. Wampole & Company, Inc., 440 Fairmount Ave., Phila. 23, Pa.

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DRIES



hot flushes has a counterpart whose symptoms are less clearly defined; yet equally distressing . . . for example, easy fatigability, ovarian function are not identified as such because they occur long before or even years after menstruation ceases. The patient exhibiting these symptoms may be expected to respond to estrogen therapy, naturally occurs. It not only produces prompt symptomatic relief, but it is tasteless and odorless. "Premarin," sense of well-being." soluble), also known as conjugated estrogens (equine), is



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cine modified by law has long been established as serving the best interests of the patient.

In experimental therapy, the first rule is to make certain the patient understands that the treatment is experimental. A Midwestern orthopedist, reducing a fractured tibia, attempted a new method calculated to improve the bone alignment. He fort went carefully into the rationale with the patient, who then gave his assent. But when things didn't work out the patient sued-and won.

What the doctor had neglected to disclose was that the procedure was of his own devising, and that no other physician had yet attempted it. In short, that it was highly experinental.

ity,

What's an Experiment?

Where does experimental treatent end and orthodox treatment bezin? Therapy is not experimental, New York court has ruled, if "the in which it was tested were stantially the same [as the case athand] and the treatment has been scessful in so many instances as to stablish the propriety and safety of adopting it."

Mere newness of a therapeutic mccdure doesn't necessarily make t experimental. For example: A Michigan G.P., faced with the proseet of amputating a patient's boneseased foot, called in a specialist. Trying to save the foot, the specialit adopted a line of treatment that ist been reported in his specialty journal. The treatment failed; and the foot had to be amputated.

The patient, charging unauthorized experimental therapy, haled the specialist into court. Result: a verdict for the doctor. Here's why:

Value Proved

Though the treatment was novel, it had passed the experimental stage. It had been successfully used in similar cases by more than one physician. Results had been published in a professional periodical of recognized standing. The court observed that the practitioners of a reputable school of medical thought are not to be harassed by litigation merely because their ideas are new or their group a minority.

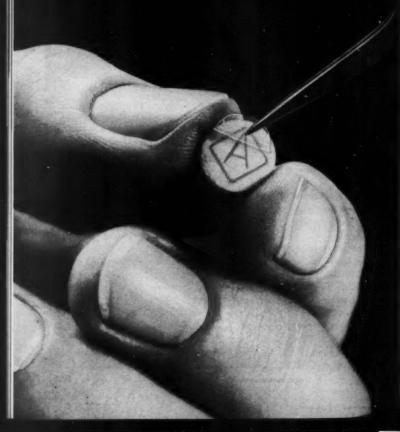
"Due regard," said the judge, "must be given to the present advanced state of medicine. Any improvement of methods will almost always emerge as a departure from what the majority of physicians

have heretofore held."

The trail-blazing practitioner, however, is always courting a brush with the law. Most juries tend toward compensating damage-seeking plaintiffs. Which means that the M.D. who veers even slightly from the straight-and-narrow of established therapy had better be prepared to prove that he used extra care and diligence.

Take the ENT man in California who undertook an alcohol-and-novocaine injection of an asthma patient's nasal ganglion. He decided the coating so thin-

high blood levels. i



ls. in 2 hours or less



Erythrocin Stearate

disintegrates faster than enteric-coated erythromycin

TISSUE-THIN FILMTAB COATING (marketed only by Abbott) actually starts to dissolve within 30 seconds after administration—makes ERYTHROCIN available for immediate absorption. Tests show that new Stearate form definitely protects ERYTHROCIN from gastric juices.

BECAUSE THERE'S NO DELAY FROM AN ENTERIC COATING, your patient gets high, inhibitory blood levels within 2 hours—instead of 4-6 as before. Peak concentration at 4 hours, with significant levels for 8 hours.

use filmtab erythrocin stearate against the cocci ... and especially when the organism is resistant to other antibiotics. Low in toxicity—it's less likely to alter normal intestinal flora than most oral antibiotics. Conveniently sized (100 and 200 mg.) Filmtab Erythrocin Stearate is available in bottles of 25 and 100.

*TM for Abbott's film sealed tablets, pat. applied for

THERAPY IN DEPTH



- Reduces nitroglycerin needs
 Reduces severity of attacks
- Reduces incidence of attacks
- Increases exercise tolerance
- Reduces tachycardia
- Reduces anxiety, allays apprehension
- Lowers blood pressure in hypertensives
- Does not lower blood pressure in normotensives
- Produces objective improvement demonstrable by EKG.

Descriptive brochure on request.

in angina pectoris... status anginosus

Pentoxylon—combining the tranquilizing, stress-relieving, bradycrotic effects of Rauwiloid and the prolonged coronary vasodilating effect of pentaerythritol tetranitrate (PETN)—provides a completeness of treatment heretofore unavailable to angina patients.

Therapy in depth—for the first time encompasses effective treatment for cause-and-effect mechanisms, which goes deeper than the superficial plane of relief afforded by simple coronary vasodilatation.

Continued therapy with Pentoxylon can be expected to reduce markedly or abolish nitroglycerin requirements, and greatly relieve the apprehension of the patient who lives in dread of the next attack.

Each long-acting tablet of Pentoxylon contains pentaerythritol tetranitrate (PETN) 10 mg. and Rauwiloid 1 mg.

Dosage: 1 to 2 tablets q.i.d. Available in bottles of 100 tablets.

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to reverse the usual procedure of injecting the novocaine first, followed by the alcohol. And, in carrying out the treatment, he pierced the bony structure between the right nostril and the right orbit; not until later did he learn that this bone wall had been partly removed in a previous operation.

The alcohol was injected where it could damage the optic nerve, and the patient lost the sight of his right eye. He sued, charging unwarranted experimentation.

The jury reached a decision in favor of the patient. It assessed the doctor \$15,000—less because of experimentation than because of failure to use extra diligence.

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The fences that the law builds around experimental therapy also help to keep out quacks. So the doctor must be prepared to prove that his treatment makes medical sense. For example, an Illinois practitioner once advertised in the papers that he could remove smallpox pittings. A patient paid him \$125 and submitted to the doctor's "painless"

carbolic-acid treatment. In the resulting suit, the practitioner was held liable because he knew or should have known that such treatment was medically absurd.

Good Protection

But it's the borderline cases involving reputable physicians that present the real posers. What can the well-intentioned medical man, convinced that an experimental approach is warranted, do to protect himself?

Here are four recommended steps:

- Get the patient's consent in writing.
- Be sure the document he signs makes clear that the treatment is experimental; be sure it states the risks entailed.
- Obtain corroboration from other qualified physicians on the advisability of the experiment.
- 4. If possible, have one or two other qualified physicians witness any experimental surgical procedure, to attest to your skill and diligence.

G.P.'s Prayer

Lord, all I ask is sense to flee From folks who need psychotherapy. Let somatic ills keep me employed In general practice, un-a-Freud.

-RAY BLACK

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How to Plan Your Life Insurance Settlement

There are five different methods of having the proceeds paid. Here's what you—and your widow—will want to know about each of them

By Bion H. Francis

 You probably know how much your life insurance will pay at your death. But what about the method of payment?

The five ways that life insurance proceeds may be paid are (1) as a lump sum, (2) in trust, (3) under interest option, (4) under installment option, and (5) under life-income option. Which way you choose can mean the difference between a good life and a poor one for your survivors.

So let's consider these pay-off methods, one by one, and look into the pros and cons of each:

1. Lump-Sum Method

If you give the insurance company no special instructions, the proceeds at your death will be paid as a lump sum. This means that your wife (or other principal beneficiary) may be faced with the problem of managing substantial amounts of money. Assuming that she has no more investment experience than most women, she runs

Mr. Francis is an insurance consultant who has written extensively on the subject. Among his books are "Life Insurance From the Buyer's Point of View" and "How to Start a Life Insurance Program."

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the risk of suffering serious lossesor, through overcaution, of realizing too little income to live on.

So it's usually wise to steer class of the lump-sum method of payment—at least on life insurance possible size. Install devise a pay-off program that will meet your family's needs over a period of years. (Many insurance agents, by the way, are trained to help you plan such a program.)

2. Trust Method

You may, for example, specific that your life insurance proceeds in paid into a trust fund for your wife perhaps managed by a local base. This does away with most of the disadvantages that stem from lump sum payment.

But remember that the bank will deduct its management fee from the trust's income. This is something to bear in mind as you weigh the trust fund idea against three other was of leaving your insurance. They three ways are described under the heading "Optional Modes of Settlement," on the inside of each of you life insurance policies. Here are the facts on each:

3. Interest Option

Under the "interest" method of settlement, the insurance company retains the proceeds of your policy. It pays your beneficiary a guaranteed rate of interest on these proceeds, the rate being specified in the policy. (Additional interest may be

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INSURANCE SETTLEMENT

paid as earned. Today most companies actually pay 2½ to 3 per cent.)

If you wish, your beneficiary can also draw upon the principal, subject to certain restrictions you may impose (a common provision also in trust funds).

4. Installment Option

You can instruct the company to pay your beneficiary the proceeds of your life insurance (plus accrued interest) in equal installments over a specified period of years, or in fixed installments of \$100 or so for as long as the proceeds will last.

The installment option, in combination with other settlement methods, can be used to insure your family adequate income during the years your children are growing up.

5. Life-Income Option

Under this final method, the insurance company pays your beneficiary a fixed income for life. The income is usually guaranteed for a specified number of years, whether your beneficiary lives or not. Assuming that the beneficiary is your wife, this protects your children if she dies before they are grown. (If she survives the guaranty period, the income continues until her death.)

As a group, the optional settlement methods listed in your policies have two main advantages over the trust method. First, the insurance company (unlike the bank) makés no charge for its services in administering the funds. Second, it guar-



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antees both principal and income: no bank will guarantee either with respect to a trust fund. On the other hand, a trust fund could ordinarily be expected to pay a higher income (even after management charges) than the guaranteed interest rate of. fered by an insurance company,

To see what these guaranteed rates are, take a look at your insurance policies. You'll find the interest figure given under the interest-option mode of settlement. That figure may range anywhere from 2 to 3% per cent, depending mainly on how long ago you bought the policy.

Note that the figure is lower in your newer policies than in your older ones. That's because interest rates on high-grade bonds, in which insurance companies invest a large part of their resources, have sagged appreciably in recent years. Result: Insurance companies have had to whittle down the rate of interest they can promise to pay.

The varying interest rate from policy to policy is an important factor in planning the way your insurance proceeds are to be paid. It means that the optional modes of settlement offered in older policies are apt to be bargains, as compared with any similar returns available today.

For example, suppose you want your wife to have a life income of \$200 a month from your insurance, with a twenty-year guaranty. Suppose she'll be 45 when the income starts. Under interest rates offered

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INSURANCE SETTLEMENT

in representative policies written since 1942, you'd have to hold more than \$59,000 worth of insurance to swing this deal.

But if you bought your insurance before 1933, as little as \$42,000 worth could provide her with the same life income.

To put it another way: \$1,000 worth of insurance bought before 1933 may give a 45-year-old widow \$4.80 a month for life (twenty years guaranteed); \$1,000 worth bought since 1942 may give her only \$3.37 a month for life.

The difference is even more striking if the beneficiary is older and the guaranty period shorter. Suppose your wife is 65 when the income starts, and the guaranty period is only five years. Then, to give her \$200 a month, you need hold only \$22,000 worth of pre-1933 insurance, as contrasted with \$36,000 worth bought since 1942.

How to Plan

What, then, is the best way to go about planning the disposition of your life insurance proceeds? Here's a suggested procedure:

1. Decide on a life-income figure for your wife. Also, fix a guaranty period appropriate to the ages of your children. (Don't extend this period unduly, since this would unnecessarily cut your wife's income.)

Co through your policies and pick out the one that pays the best life-income figure, per \$1,000 of proceeds, for a woman of your wife's Formula: Each 5 cc. teaspoonful of Robitussin contains: Glyceryl gualacolate...100 mg, Desaxyephedrine hydrochloride...1 m in pleasent-tasting aromatic syrup.

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> From "The Successful Treatment of Cough".
> by K. Blanchard and R. A. Ford, read at North Pacific Pediatrics Society Conference, September 1953.

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INSURANCE SETTLEMENT

age and for the guaranty period you've decided on. This will probably be one of the oldest policis you hold. If one policy isn't enough to give her the income she need, add another to it. Arrange to have the proceeds of these policies paid under the life-income option.

3. Decide how much additional guaranteed income your wife should have while the children are growing up. From your remaining policies, pick the one offering the best guaranteed-interest rate, Arrange to have this paid under the installment option, to cover the period until your children will be self-supporting. (You may wish to combine the trust or interest-option method with the installment method, to meet educational or other special espenses of the children.)

4. Earmark some or all of your most recent policies for lump-sun payment. The cash will be needed for funeral expenses and other immediate costs.



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Hejmancik, W., Current Therapy, p. 121, 1953. Edited by H. F. Conn, M.D.
 Stroud, W. D., IBID, p. 123.
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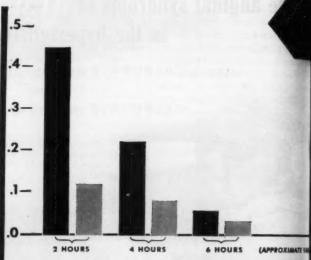
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Foltz, E.L., and Schimmel, N.H.: Comparison of Orally Administered Penicillins, Antibiotics & Chemotherapy 3:593 (June) 1953.
 Boger, W.P., Bayne, G.M., Carfagno, S.C., and Gyffe, J.: Oral Penicillin: Evaluation of Available Doage Forms, Scientific Exhibit, A.M.A. Convention, New York (June) 1953.

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Gynecological Grab-Bag

A specialist faithfully records his patients' answers to a leading question—and decides that the Fifth Amendment has given them ideas

By Allan C. Barnes, M.D.

• I have been impressed, as have all physicians, by our professional obligation towards lay education in matters medical. The term "doctor" originally meant "teacher," and the physician who does not instruct his patients is a pretty poor specimen indeed.

Inspired by thoughts and ideals such as these, I sat down recently to write a manual for patient instruction. My topic, I felt, was of the utmost importance, and I was reasonably sure the world—in fact both the feminine and masculine worlds—would welcome my contribution.

The title of the arbeit was to be, "How to Remember the Date of Your Last Menstrual Period." And the value of an authoritative monograph on this subject is immediately apparent. Think, I reasoned, think of the untold personal tensions that could be relieved, of the family discussions obviated, and of the hours saved in innumerable offices of physicians—hours accumulated as we patiently await the answer to that recurrent question: "When was your last menstrual period?"

All that was needed was a set of rules, a clear-cut opus on the subject. This would surely be a significant contri-

hound

Dn. Bannes teaches obstetrics and gynecology at Western Reserve University. This scholarly article appeared first (naturally) in the Journal of Obstetrics and Gynecology. We reprint it here because of its obvious contribution to medical folklore.



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bution to the health education of our patients.

I launched my project in proper scientific fashion by collecting the fundamental data. Whenever I asked this particular question, I would poise my pencil over the record and promptly write down the next sentence that the patient uttered.

Regardless of the patient's age, regardless of the patient's I.Q., in over a thousand cases I faithfully wrote down what the woman said when asked for the date of her last menses. With this data recorded and coded, I divided the answers into certain broad classifications, together with the percentage of patients falling into each group.

Now it must be admitted immediately that a certain number of women quite simply answered the question which they had been asked. This came as a distinct surprise to the writer, who had had the a priori impression that no woman ever directly answered this particular question with a specific date.

Nevertheless, of the entire study series, 8 per-cent replied promptly with the desired figure. In general, these women were the wives of internes or younger staff men; and their replies were made mechanically, as though they had been carefully rehearsed just prior to setting out for the gynecologist's office.

The largest group, however-48 per cent-answered this question by



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asking one. This is said to be a distinctive characteristic of American conversation ("What were you doing last night?"—"Whaddya wanna know for?"); but I had never before realized its pervasiveness. Thus, for example, in response to the question, "When was your last menstrual period?" would come the answering question: "Let's see, when was the Missouri game?"

See the Sports Pages

These questions that were asked of me tended to center around athletic contests or outstanding social events. They called for a rather extensive knowledge on my part of contemporary affairs.

Accordingly, I have found that in

the long run it saves time (in this part of the country) if a gynecologist will memorize the Big Ten football schedule, the dates of the Kentucky Derby, the World Series, and the strawberry festival at the Methodist Church. Armed with some such fixed point, patient and doctor can count forward one, two, or even six months, as the case may be.

The next largest group (29 per cent) answered the given question by making a statement to themselves. Rather than launching into a counting effort that included their physician, they would launch into a quiet monologue of personal events that excluded him.

On reviewing these statements, one finds that they range over a wide

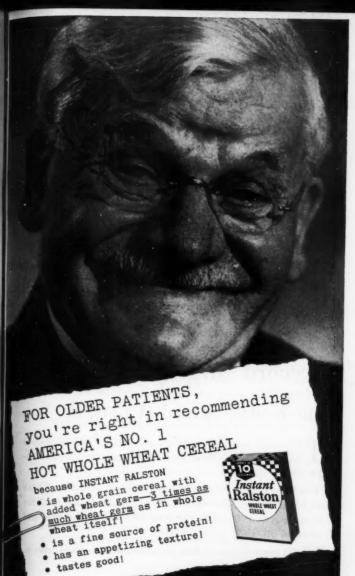


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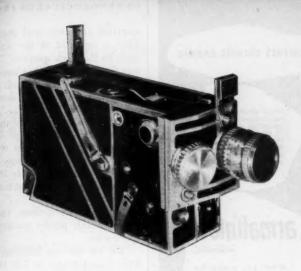
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spectrum of moods and reactions. Thus at one end of the scale, in reply to the stock question, "What was the date of your last menstrual period?" we find the morbid:

"Well, now-Johnny fell down the cellar steps July 16, and I . . ."

And at the other end of the line we encounter the joyful:

"Let me see—the night we got drunk and drove all the way down from Indian River was July 16, and I remember that it was just ten days later that I—thank God! . . ."

And in between these, one encounters such purely practical responses as:

"Let me see—my husband came home from Chicago on July 16, and it was . . ."

Next, there's the "I don't remember" school of answer (11 per cent in my series). Indeed, one of my patients can keep better track of the six-month cycles of her Pomeranians than she can of her own twentyeight-day cycle. She, and many like her, literally can't remember.

So it goes.

Actually, in these thousands of case records, I have accumulated a store of knowledge of remarkable value. My book would have been a valuable monograph, an instructive tome.

Would have been, I say, because I have abandoned the idea of writing it.

A new technique in question-answering has appeared on the horizon, and I see no reason why it an

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GYNECOLOGICAL GRAB-BAC

should not sweep the country. As things are going now, the ink would not be dry on my magnum opus before it would be completely outmoded as a guide to responding to questions.

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'I Refuse to Answer'

I am referring, of course, to the vogue—given currency and style by the televised Congressional committee hearings of recent years—for not giving any answers at all. It's becoming more and more fashionable to take shelter behind the Fifth Amendment, on the ground that a direct response might tend to incriminate the witness.

Certainly, there are few questions that potentially have a better chance of incriminating the witness than does the question: "When was your last menstrual period?" My first group (the 8 per cent) were obviously coached by counsel. The largest group, which ended up asking me the questions, were obviously the adroit witnesses.

But the woman who carries on the monologue of personal events and intimate history often implicates herself far more than she can possibly realize.

For her (and for those who are embarrassingly overdue) a retreat to the Fifth Amendment would be perfectly legitimate. I anticipate that our patients—who, I'm certain, have learned quickly from their television screens—will employ it more and more frequently.

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skim milk powder for a protein bonus.

Your patient may like cottage cheese whipped into milk flavored with chocolate and mint, or he can blend it with cranberry juice sparked with lime.

Strained carrots go in milk, broth, or pineapple juice. Flavor the milk blend with nutmeg, the broth with parsley, and the juice with cinnamon and brown sugar.

Strained fruits in fruit juices do well with a squeeze of lemon.

Then serve them up with dash—

Clear drinks look good in gaily painted glasses. But hide a drab-looking mixture in a napkin-wrapped jam jar.

Add a bright plastic straw. And for gamish, try a sprinkle of spice, a spoonful of sherbet, a dab of whipped cream, or a lemon slice hooked on the glass.

Of course, only you can tell your patient just which foods he can and must have, but these ideas can help guide him within the limits you set.





United States Brewers Foundation

Beer—America's Beverage of Moderation

pH 4.3; l04 calories/8 oz. glass*

If you'd like reprints for your patients, please write United States Brewers Foundation, 335 Fifth Avenue, New York 17, N.Y. **Average of American beers

213

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You're 6 ways safer with "PRESTONE" anti-freeze

- 1. "PRESTONE" brand anti-freeze contains no alcohol. Vapor from solution cannot be ignited by a spark or cigarette.
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How I Went About Buying a Lot

This physician learned the hard way—and his experience points up the legal, financial, and real estate problems you may have to face

By Charles Miller, M.D.

 After being cooped up in rented quarters for two years, I was ready to build my own office. First, though, I had to find a lot. That turned into a lengthy chore. Before it was finished, I had pored over several books on property buying and had inspected about thirty sites in all parts of town.

When I finally bought my piece of land, I knew it was what I wanted. In dollars and cents it cost just over \$3,000—about 15 per cent of my total investment in land and office. But I now believe that careful shopping helped me avoid close to \$10,000 worth of mistakes.

So my experience ought to be worth something to you. You too may save yourself some money—and some head-aches—if you make a preliminary study of certain key matters before you buy a lot. For instance:

1. Utilities. I almost grabbed the second plot I saw. It seemed to pass all the tests. It was in a quiet, well-tended neighborhood, within easy driving distance of my home. Good bus service was available for patients. And the price was reasonable—or so I thought until I asked about utilities at the local department of public works. The lot was in an area of town that had never been con-

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17, N.Y.

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nurses and hospitals have used 'Q-Tips'...

More babies

have been cared for by 'Q-Tips'... than all other prepared cotton swabs combined



Professional samples
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Q-Tips Inc., Long Island City 1, N. Y.

nected to the central sewer and water mains.

Er

I still had a yen for the location, Maybe it would be worth-while to put in a well and a septic tank, So I spent a few dollars and had a civil engineer make a soil analysis. He supplied the knockout punch. Under a thin layer of topsoil, the land was mostly clay and rocks. It would cost a small fortune to drill a well through the rocks; and a septic tank wouldn't drain properly because of the clay.

Why Pay Twice?

Even if I did put in a well and a septic tank, utilities would probably be extended to the property some day. Then I'd be stuck with an assessment (thus paying twice for plumbing). The lot I finally built on had all utilities in—and paid for.

2. Contour and soil. One lot I passed up looked like a par-80 golf course. Grading the hills was out of the question. Another, surrounded by higher ground, was a natural catch basin for the neighborhoods rain water.

Reclaimed Ground

Still another, I learned from nearby residents, was on reclaimed ground. Their common complaint was that the houses there were continually settling, causing cracks in concrete and plaster walls. And chimneys often pulled loose from the rest of the house.

Of course, I couldn't hope to spot

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Your new diagnostic set-

a pleasure to own, an inspiration to use.

Completely redesigned, it has the newest in die-cast aluminum heads, positive-locking bayonet type handle connections, brilliant flicker-proof lighting from pre-focused lamps, and positive thumb-tip control of light intensity. Weight, balance and finish—all contribute to a new luxury "feel". Your supplier will show it to you—or write: Bausch & Lomb Optical Co., Rochester 2, New York.

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Restores Local Circulation.



PARENZYME (INTRAMUSCULAR trypsin) is based on an entirely new concept of biological continuity... in terms of clinical enzymology. In very small doses, it initiates physiologic mechanisms—and

· dramatically restores circulation

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Safe, compatible, not an anticoagulant. No toxic reactions have been reported following administration of this new, intramuscular form of trypsin. PARENZYME therapy does not preclude the coadministration of other drugs. PARENZYME does not alter the clotting mechanism.

with dramatic benefits in

phlebitis thrombophlebitis phlebothrombosis iritis iridocyclitis chorioretinitis

traumatic wounds

varicose and diabetic leg ulcers

DOSAGE: Therapeutic: 2.5 mg. (0.5 cc.) of PARENZYME (INTRAMUSCULAR trypsin) injected deep intragluteally 1 to 4 times daily for 3 to 8 days. When more intensive therapy seems indicated, small doses at more frequent intervals ensure better results than larger doses less often. MAINTENANCE: To stabilize response to therapy, or in recurrent or chronic diseases, 2.5 mg. (0.5 cc.) once or twice a week may be required for maximum benefit.

Vials of 5 cc. (5 mg./cc.: crystalline trypsin suspended in sesame oil), by prescription only.

Information on PARENZYME and on the research background of clinical enzymology will be mailed on request.

Parenzyme

Intramuscular trypsin



all the physical defects a lot might have. So I again consulted an engineer before signing papers to buy the lot of my choice. He made soil tests and borings. This way I was sure that (1) drainage was good and (2) subsoil was free of rock ledges that might interfere with excavating. I also got a go-ahead signal from my architect.

What's the Tax Rate?

3. Taxes. Being a native, I knew the town's tax rate. I also knew that the town assessed improved property at about two-thirds its current market value. Since a single-tax system was used, I didn't have to worry about separate levies for schools, municipal services, and such.

The fact that taxes were fain steep didn't bother me. We have a established, well-run community the extra tax dollars pay divided in better police and fire protection. Also, I don't expect tax rates to jump as rapidly as they might in a newly developed area.

Make Sure of Welcome

4. Restrictions and zoning law. The lot I bought was in a residential neighborhood—heavy industry prohibited. But I made sure doctors offices were allowed! (Not all residential areas permit them, you know.)

Checking these points wasn't to hard. A list of restrictions was bound to turn up in the title search. A trip

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Pleasant-tasting antacid adsorbent for prompt, lasting relief of gastric hyperacidity or management of peptic ulcer . . . without constipating effects.

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for rapidly progressing, otherwise intractable hypertension

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Better Patient Cooperation-In each instance, only one medication to take ... hence easier-to-follow dosage instructions.

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To protect against diaper rash-

Diaper Rinse

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Supplied in bottles of 240 Gm. of dry powder (enough for 360 diapers).

Samples and Literature on Request

(Kinney)

KINNEY & COMPANY, INC.
Columbus, Indiana

to the city hall set me straight on mning laws. Among other things, I made sure that I wouldn't be building closer to my boundary line than the town ordinances allowed and that there were no restrictions on the

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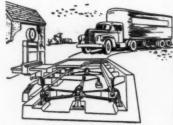
size and type of structure I planned to erect.

Finances. Before signing a contract to buy (and making a deposit),
 I got a definite promise of a loan—including a mortgage commitment

Before You Buy, Ask Yourself These Questions

- 1. Judging by the condition of near-by houses, are there indications that the neighborhood may be on the downgrade?
- 2 Will your office blend with surrounding buildings?
- 3. Are transportation facilities for patients near at hand?
- 4 Is there enough parking space for patients?
- 5. Is fire protection adequate? (If not, fire insurance will cost more.)
- 6. Are schools, churches, and stores near-by (if you're planning a home-office)?
- 7. Are utilities in or easy to install?
- 8. Does the neighborhood need improvements for which you may be assessed?
- 9. Will bad drainage plague you after a heavy rain?
- 10. Will expensive grading be necessary?
- 11. Will your tax dollar be spent efficiently by local officials?
- 12. Will expanding municipal functions lead to a sharp increase in taxes some day?
- 13. Are there restrictions against doctors' offices?
- 14. Have you been promised a building loan by a reliable institution or individual?
- 15. Can you get a full-covenant-and-warranty deed?
- 16. Are you having a survey made, to avoid encroaching on a neighbor's land?
- 17. Has your architect approved the lot?
- 18. Have you consulted a lawyer before signing any papers?
- 10. Are you having a reliable company or lawyer make a title search?
- 20. Is your deed recorded?

You'd Never Get It Into Your Office



but we think this truck scale helps to illustrate the broad scope of Fairbanks-Morse weighing equipment. Nearly 125 years of experience in the manufacture of scales of every size and type have given Fairbanks-Morse a reputation for dependability which is unique in its field.

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-from a local bank, to cover a struction of the office. For the itself I paid cash.*

Resale value of the property another money matter I looked I knew my wife would want to the office if I died before her, asked an experienced town habout long-range prospects for neighborhood. He thought tooked steady.

After that, I was ready to buy,

Legal Steps Now my lawyer stepped into

picture. He saw that the cone was properly worded on points (1) identification of both part (2) total purchase price; (3) of of closing; (4) type of deed, The contract specified a full-contract specif

Next, I had the lot surveyed its title searched. I got a copy of surveyor's certificate descript (the original was filed with coofficials). Why the survey? Well, in need one before my building lawould be finally granted (more banks require it). Then, too, I wasted to save the possible legal embarassment of encroaching on a neighbor's land.

^oMany banks and loan associations we grant a building mortgage until the lot is pit for. In that case a buyer of good credit as be able to raise the cash through a pensoloan. Sometimes the cost of the lot cash ke is cluded in the building loan—provided building plans are complete. Unimproved pensonally won't attract a mortgage of its on

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My lawyer conducted the title sarch. If it had turned up any liens or other objections to title not specified in the sales contract, I'd have been legally entitled to my deposit back. (In some states, I'd have collected for the cost of the search as well.)

Then came the closing. My law-

A title or abstract company can also do an exert job and will, in addition, insure the re-

yer saw (1) that the deed was properly termed and executed; (2) that the seller reimbursed me for some back taxes that hadn't been paid; (3) that the title was transferred and the deed delivered.

The deed was recorded at the county court house. Then my attorney gave me the abstract of title—and I was ready to build that dream office.

Why Twenty Patients Went to Quacks

[CONTINUED FROM 125]

They're really interested and they seem to want to help so much. And the people who take the treatments are really sold on it. This man I know who is going to a quack . . . every time he goes up there, he comes back all fired up to preach about it for the rest of his life.

"I know the treatments aren't responsible; but he does actually look and feel better every time he takes one. I know, too, that faith and hope can make you feel better. Sometimes I think that faith and hope are what they give you—and what the medical profession doesn't."

A businessman of 65 told somewhat the same story. When his daughter had learned that he was visiting a woman quack, she actually phoned him at the quack's office. He reported his reaction as follows:

"I know the medical profession is fighting Mrs. Blank. I was sitting at her desk when the call came through. My daughter demanded that I get right out of there that moment, that the doctor had told her that Mrs. Blank was just a quack. It made me plenty mad, for Mrs. Blank had given me more useful information than any doctor had; and I really told my daughter off."

How They Operate

The foregoing excerpts are eloquent reminders of how the quacks operate. Their approach is a positive one: "I can cure cancer; all I ask is the opportunity to prove it!" This they shout through the press and by word-of-mouth.

To the miracle-seeker, the quack says: "Don't look for a mortician if your doctor says you have cancer. Buy a ticket to my town."

To the straw-grasper, he says: "You have to do your part mentally, physically, and spiritually. It's a three-fold process requiring the cooperation of yourself, your doctors, and your Creator. With this team of workers, you can look forward to a happy life."

To the man grown impatient with orthodox medicine, the quack sounds particularly logical: "Tumors result from the loss of control by the innate intelligence of certain parts and functions of the body, just as crime often results from the loss of control by parents of the activities and characters of their children." This sort of explanation sounds better to the layman than the medical jargon too often given him by the physician.

To the practical man who asks, "How can one form of treatment be so beneficial for so many types of ailments?" the quack's answer is simple: "These catalysts have no special affinity for any one form of disease. When injected into the body, they enable the body to produce its own defense mechanism and thus bring about a curative action."

Sometimes the practical man questions further: "But how does the same shot cure so many diseases?" The answer is still a ready one. The shot is likened to a starter button on an automobile; once the engine is started, it's not necessary to keep stepping on the starter. Thus, through simple logic, the quack sways many to his support.

Invariably, too, the quack gives unfailingly courteous and gracious



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WHY TWENTY PATIENTS WENT TO QUACKS

treatment. In this way, he ties the patient to him through the bonds of grateful appreciation.

This brief resume highlights the importance of the patient's emotional response to the physician and his treatment. The words of the patients in this sample group emphasize the fact that they were searching for reassurance, for hope, for recovery, for kindness, for consideration, and for communication with the doctor.

The physician, then, must give proper consideration to the panic psychology that drives a person to the quack. He must understand the impatience engendered through any reticence to discuss the disease. And perhaps to prevent some of his own patients from patronizing quacks, he must provide not only the best possible medical care, but sympathetic emotional support as well.



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*Spies. T. D.: J.A.M.A. 145:66 (Jan. 13) 1951.



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What to Say If They Balk at an Autopsy

A hospital requiring a high necropsy rate, as many do, casts a heavy burden on staff doctors. Here's how they can ease the strain of asking the bereaved family's permission

By Henry A. Davidson, M.D.

• No doctor relishes the task of getting autopsy permission from relatives of a patient who has just died. Yet often it's got to be done. And often the family doctor is the man who's called on to do it.

How can this task be made easiest for all concerned? Well, to begin with, the *place* in which permission is sought is of top importance. A doctor who interviews the family in the death chamber or in a hospital corridor isn't going to get many signatures. You're better advised to escort the key relative to a quiet room, seat him comfortably, and allow him to work off some of his grief before the subject is even broached.

Note that I said "key relative." The more people at the conference, the more chance that someone will raise an objection. A shocked "Oh, nol" from one person often shuts the lips of others who might have consented. So whenever possible, interview the closest relative, and interview him (or her) alone.

A good opening is a brief expression of sympathy, an assurance that everything possible was done to save the patient, and a sincere offer of assistance. This leads natur-

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* TRADEMARK, REG. U. S. PAT. OFF.



THE UPJOHN COMPANY, KALAMAZOO, MICHICAR

AUTOPSY ARGUMENTS

ally to a statement along these lines:

"We can't understand why he failed so fast. If you wish, we'll do an examination now to see what the trouble really was—to see whether perhaps there was any hereditary condition."

Sometimes They Ask

This may lead to an actual request for the post-mortem examination. Or it may provoke the query, "What do you mean, hereditary condition?" You can then explain that sometimes the examination shows a disorder that might "run in the family," a disorder that could be corrected if the family doctor knew about it.

If the relative shows no sign of asking for an autopsy, you can be come more direct. But you'll do well to avoid the word, "autopsy." It's best to refer to the procedure as "performing an operation" or "examining the body." (If the relative consents to an "examination" of the body, it must of course be made clear that an operation is what's contemplated.)

Answers to Arguments

If permission is refused, you'll want to find out the reason. In the vast majority of cases, one of the following objections will be advanced. Here's an indication of how each of them can be turned aside:

"I don't want him cut up any more." It's no more cutting than any other operation. After all, the embalmer much the sur the boo

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balmer will have to cut; and so much more good can come of it if the surgeon is permitted to inspect the body, too.

f"He wouldn't want it done." By this examination, we learn more about the disease from which he died. We may even find something that will help other people to go on living. Wasn't he the kind of person who would want to help others?

f "What good will it do?" It will put your mind at rest about what he really had. It will advance medical knowledge. It may also determine whether there is any hereditary factor your family ought to guard against.

Religious Objection

f"It's against our religion." No, you're mistaken. No modern religious faith forbids a procedure like this that helps humanity. (Letters can be obtained from ministers, priests, and rabbis, if the appropriate hospital official makes it his business to explain the situation to the community's religious leaders. These letters then may be shown to any relative who advances a religious objection.)

f"I don't want the body desecrated." To take the tragedy of death and convert it into something useful to all humanity isn't desecration. It's consecration.

f"I don't want the body disfigured." What disfigures the body is the decomposition of substances such as blood, which the operation



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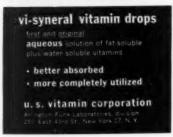
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AUTOPSY ARGUMENTS

removes. It then becomes easier for the undertaker to restore the body's appearance. Once the body is clothed, the autopsy incision isn't visible. So there's no real disfigurement.

¶ "It won't bring him back." No; but it may keep other human being from following him.

Insurance Angle

Two final points sometimes help your case. One concerns the relation between the autopsy and life insurance. It can be pointed out that a post-mortem examination will make the death certificate 100 per cent accurate, thus simplifying "insurance matters" (your euphemism for "collecting the proceeds"). The other point is a promise to send a full report, which the pathologist can prepare in nontechnical language.



"I get tired kinda quick. Don't have much get-up-an'-go. Whaddya think it could be?"



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Units C-245 RC and C-459 are available in 3 models for 110-120 or 220-240 volt, 30-60 cycle A.C., and for 110 volt, 25 cycle A.C., unit C-359 for 110-120 and 220-240 volt, 30-60 cycle A.C.; Unit C-264 is designed to oper

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quiet intestines —
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The Art of Answering a Subpoena

Even if you can't avoid the process server, you can still avoid the customary annoyances of an enforced trip to the courthouse

By Gordon I. Davidson, LL.B.

 The man with his arm in a sling sits quietly in a corner of your waiting room. After disposing of two earlier patients, your nurse invites him into the inner sanctum. You approach sympathetically to get a closer look at the arm.

Suddenly the hand slips out of the sling, clutching a half-dollar and a piece of paper. The coin and the document are thrust hurriedly into your hand; the pseudo-patient wheels around and stalks out.

The document? It's a subpoena calling on you "to lay aside all business and excuses and be and appear before His Honor, the Judge of the Court of Semi-sessions, at 2 o'clock on the afternoon of Dec. 3."

No matter how busy you're going to be at that time, you'll have to abandon your patients (unless, of course, you can convince the lawyer or judge to excuse you; or unless the subpoena has been improperly served on you). As a law-abiding citizen, you'll probably want to obey the summons without fuss. So you'll tell your nurse to hold the fort as best she can, and you'll arrive at the courtroom promptly at 2 o'clock.

The judge won't have returned from lunch yet. He'll come in at 2:25 and spend the remainder of the afternoon

Why is it, Doctor, so much

The answer is simply this: Among today's nine brands of filter cigarettes, KENT, and KENT alone, has the *Micronite Filter*... made of a pure, dust-free material that is so safe, so effective it has been selected to help filter the air in hospital operating rooms.

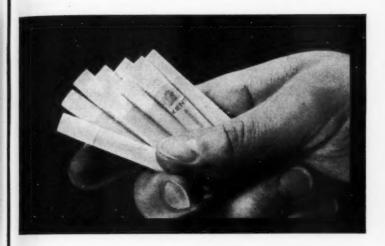
In continuing and repeated impartial scientific tests, KENT's Micronite Filter consistently proves that it takes out *more* nicotine and tars than *any* other filter cigarette, old or new.

And yet, with all its superior protection, KENT'S Micronite Filter lets smokers enjoy the full, satisfying flavor of fine, mellow tobaccos.

For these reasons, Doctor, shouldn't KENT be the choice of those who want the minimum of nicotine and tars in their cigarette smoke?



... the <u>only</u> cigarette with the MICRONITE FILTER that <u>one</u> filter cigarette gives more protection than any other?



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in hearing other witnesses. You'll boil over silently and wonder what would happen if operating-room schedules limped along the way court dockets do.

At 4 o'clock, the court will adjourn with a warning that all unheard witnesses in Zilch v. Consolidated Gadget must be back promptly at 10 A.M. tomorrow. You'll have lost the afternoon's office hours; and you'll probably lose your operating-room and hospital-rounds time the next day—all to no avail.

How can this sort of time-stealing farce be mitigated? Not, certainly, by working yourself into a peptic ulcer furning about it. There's a far wiser procedure to follow:

The Amicable Approach

First, when a court case looms, seek an amicable arrangement with the attorney on timing your appearance and setting your fee. If this isn't practicable, call the clerk of the court and explain your professional calendar. Nine times out of ten, even if the subpoena says "2 o'clock," you'll be allowed to wait for telephone notification that the witness ahead of you has just taken the stand.

Finally, if the lawyer is hostile and the court clerk helpless, check the summons for a legal loophole.

Looking for Loopholes

A subpoena is without legal effect unless the process server complies with four requirements: (a) He must exhibit the original of the subpoena and leave a copy with the witness (b) the statutory subpoena fee must be offered; (c) mileage fees must generally be tendered; and (d) the paper must be served personally on the witness or on someone lawfully authorized to accept it for him.

Probably the commonest omission is the first half of requirement (a). Many a process server slips the document and fee into your hand, then runs off. This service is technically illegal in most jurisdictions, because you weren't shown the original.

In this situation, however, don't decide to ignore the summons until you have checked with your own attorney. Sometimes the process server actually leaves the original subpoena. Occasionally an unscrupulous server swears he did exhibit the original, so it becomes his word against yours.

Mileage Fees

The statutory fee varies in different states. It's always a nominal amount: fifty cents or a dollar. Process servers rarely fail to tender this sum; but they often do forget to offer the mileage fee, which may be anything from four to ten cents a mile. Occasionally, when the court meets in your home county, no mileage is allowed. But if you're entitled to a mileage fee and none is offered, the subpoena is invalid.

As for requirement (d): In some states the process is binding when left with your nurse or with a member of your household. In other



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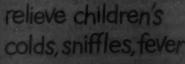
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states, only direct personal service is valid. Your attorney will know the ground rules on this. In most places, notice by mail or phone is legally worthless, though here and there (particularly in the Southwest) this kind of service meets the statutory requirement.

Generally, it's almost impossible to avoid personal service by any device short of a South American vacation. Process servers have a big bag of tricks. They're more skilled at getting past receptionists than a Fuller Brush man. They can metamorphose themselves into patients, detail men, meter-readers, window-cleaners, insurance adjusters, exterminators, or delivery boys.

One highly successful process ser-

ver used to send in a chaste visiting card engraved only with the crest of the Prince of Wales and its accompanying motto, "Ich Dien" (I serve). The flattered doctor would see him immediately.

A server may tell your receptionist he is from Judge X and that he must see the doctor on something "very personal." Thinking that the mysterious mission concerns an affair of state, like a boil on the judicial bottom, or a case of magistrate's migraine, your receptionist proudh ushers the visitor in.

Most doctors in private practice can't outwit these gentry—since, after all, a physician's waiting room is practically a public hall. So it hardly seems worth trying. [MORE-)

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If an attorney desires your opinion the witness stand, he doesn't usually subpoena you. This is because witness can be compelled to testify only as to facts, not as to conclusions.

Ordinarily, of course, the lawyer wants a doctor to tell the jury such things as the causal relationship between an injury and a symptom, the chance of permanent disability, the extent of an impairment, or the existence of such conditions as alcoholim or insanity. But the subpoenaed witness can refuse to give such opinions; so his usefulness to an attorney is limited.

That's why lawyers prefer to have physicians come to the stand willingly. A hostile medical witness can sometimes do more to harm a case than to help it.

Just the Facts

Of course, the point at issue may be some simple fact such as the length of a laceration, the frequency of office visits, the size of the doctor's hill, or the existence of bleeding from a wound. In that case, no specialized opinion evidence is needed and the issue can be settled by a subpoenaed witness.

It's also true that if a subpoena is the only way of getting the physician into court, the lawyer may fall back on it. He may even ask questions calling for opinions, conclutions, and interpretations.

and he'll get away with it if the doctor doesn't protest. Unless a special point is made of it, the judge

and jury never know whether the doctor came to court willingly or via the subpoena route.

An experienced doctor never antagonizes a lawyer who asks him to be a voluntary witness. For if the attorney really wants to get tough, he can play the game with loaded dice. He can, through the subpoena, compel you to be in court at 10 A.M. when the case is called; he can make you sit through the long process of selecting a jury; he can hold you until the luncheon recess; he can have the court instruct you to return promptly after lunch; he can keep you waiting all afternoon while he disposes of other witnesses; and then he can have you ordered to return the next day.

No attorney in his right mind will do this to a medical witness unless the latter has been uncompromisingly antagonistic. But if this situation does develop, the doctor's best bet is to ask for a conference with the judge and put all the facts before him.

Knowing the value of an M.D.'s time, the judge will usually arrange to call the doctor as a witness out of turn or let him go about his business until his testimony is actually needed. But there isn't much more that he can—or will—do.

The law allows a subpoena date to be postponed for an impelling reason acceptable to the judge. Taking care of a desperately sick patient would probably impress any judge as an impelling reason. But he won't



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Before treatment with RIASOL, the abum shows clinical photographs with wike spread psoriatic skin patches.

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RIASOL contains 0.45% mercury chemically combined with soaps, 0.5% phead and 0.75% cresol in a washable, non-staining, odorless vehicle.

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The poena in subpoena means "penalty," of course. The person subpoenaed is ordered to appear under penalty for contempt of court, plus reimbursement for damages if he doesn't comply.

Suppose, for instance, a life insurance company refuses to pay double indemnity in an accidental death because it suspects suicide. A doctor knows facts that would establish the suicide. But he willfully ignores the subpoena and the case proceeds without him.

The company fails to prove the suicide, and must pay the plaintiff \$20,000 instead of \$10,000. Thus it has lost \$10,000 because the doctor failed to testify. It can sue the physician—and collect.

The civil damage (in this case, \$10,000) is over and above the fineor-imprisonment penalty the judge can impose for contempt of court.

A subpoenaed doctor can still negotiate with the attorney for a reasonable fee in addition to the statutory compensation. Litigants ordinarily don't expect to buy several hours of a doctor's time for fifty cents.

Still, a reasonable attitude on the part of the doctor is in order. If he says, "I won't participate except for \$500 in advance," he's likely to get only the statutory fee for his appearance—or a contempt citation for non-appearance.

Apart from the occasional cur-

mudgeon, doctors as a whole have little difficulty with this aspect of medicolegal work. The average M.D. goes through a lifetime of practice without ever being harassed by constables, threatened with bench warrants, or cited for contempt. This is because the lawyer needs both the physician's formal testimony and his goodwill.

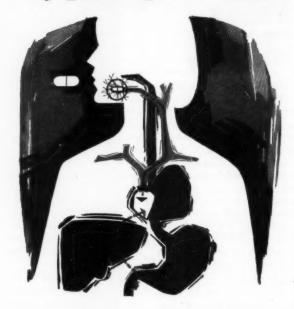
Finding a subpoena thrust into his hand, the sensible doctor calls the attorney, explains the limited scope of his testimony, and outlines his professional time-table for the period of the trial. The attorney will usually agree to respect the doctor's schedule. In addition, he'll generally offer a reasonable fee for time spent in court, and he'll agree not to call the physician until just before he's needed.

In this fashion, the whole experience can become an interesting and not too unpleasant break in the week's routine.



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Metandren Linguets for buccal or sublingual administration provide methyltestosterone about twice as potent per milligram as unesterified testosterone.1

Metandren Linguets also provide — economy for the patient \bullet convenience for doctor and patient \bullet freedom from fear of injection \bullet easily adjusted, uniform dosages.

Metandren Linguets are supplied in tablets of 5 mg. (white, scored) and 10 mg. (yellow, scored); bottles of 30, 100 and 500.

METANDREN LINGUETS

1. ESCAMILLA, R. F., AND GORDON, G. S.: J. CLIN. ENDOCRINOL. 10:248 (FEB.) 1950, METANDREN® (METHYLTESTOSTEROME U.S. P. CIBA) LINGUETS® (TABLETS FOR MUCOSAL ABSORPTION CIBA)

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Have to Read a Paper? Here's How

Eleven practical suggestions that will help you keep your listeners awake and interested

By Allen Ely

• "Speeches are like babies," some sage once remarked. "They're easy to conceive, but hard to deliver."

It's especially hard to make an effective speech when you're handcuffed to a manuscript. Yet "reading a paper" is the tradition at American medical meetings.

How can you make the best of this assignment? Remember, for one thing, that a typed manuscript is a collection of sheets of very dead cellulose; and your job, when you're standing before an audience, is to bring the stuff to life. Here are some tips on how to perform this minor miracle:

1. Make sure your manuscript is prepared for easy readability. It's a good idea, for example, to have your secretary triple-space each page. Some speakers also like to have subject headings in capital letters before each main division of the paper. Such headings signal you to slow up, to pause, to change your tone of voice.

Are there paragraphs or phrases that you particularly want to emphasize? Be sure to underline them with a colored pencil.

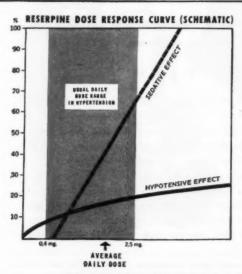
2. Find out in advance whether you'll have a raised reading stand to rest your paper on. If not, you'll have to hold the manuscript in your hand while reading it; and,

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Recommended for SEDATION

RAU-SED

SQUIBB RESERPINE



With Rau-sed, the sedative effect is predominant. Adequate hypotensive doses may produce excessive sedation.

The dose of reserpine commonly used to obtain satisfactory clinical result in hypertension is two to four times the reserpine content of whole not rauwolfia (Raudixin) commonly used for the same purpose. 1, 2

Among the many alkaloids in rauwolfia, reserpine and a reserpine-like alkaloid³ are chiefly, if not entirely, responsible for its sedative activity.

The much discussed 1 to 1,000 ratio may hold for side effects and especially for sedation, but this ratio does not hold for hypotensive activity.

The dose response curve of the hypotensive activity of reserpine is fict. Doubling or trebling the dose results in only slightly greater fall of blood pressure, often amounting to only 4 to 6 mm. of mercury. The dose response curve of the sedative activity of reserpine is steep, and any increase in deer results in an almost proportional increase in sedation.

Adequate hypotensive dosage of reserpine may therefore cause excession sedation, and several cases of severe depression characterized by suicide tendencies have been reported.

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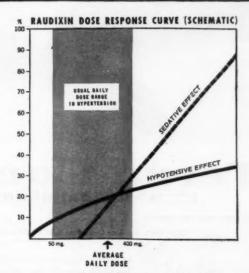
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Recommended in HYPERTENSION

RAUDIXIN

RAUWOLFIA



The average daily dose of Raudixin produces hypetension without excessive sedation.

The dose response curve of the hypotensive activity of whole root rauwolfia (Raudixin) is also flat, but the dosage used supplies relatively little reserpine. Other alkaloids which have no sedative properties contribute to the blood pressure lowering effect of Raudixin.

travided dosage is properly adjusted, Raudixin lowers blood pressure without undue sedation, Ray-sed tranquilizes the patient because of its predominantly sedative effect.

1. Livesay, W. R., J. H. Mayer and S. I. Miller, J.A.M.A. 155:1027, 1954, 2. Rubin, B., and J. C. Burke, Federation Proc. 13:400, 1954.
3. Cronheim, G., et al., Proc. Soc. Exper. Biol. & Med. 86:120, 1954.
4. Squibb Institute for Medical Research.
5. Freis, E. D., to be published; and personal communications.

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combined anti-infective, anti-inflammatory action for rapid, rational local therapy in a wide range of dermatoses.

TERRAMYCIN provides proved, established broad-spectrum action against threatened or coexisting infection.

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CORTRIL provides rapid relief of discomfort due to inflammation or itching.

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Apologies Are Out

3. Start with a strong opening paragraph. Don't make the common mistake of beginning with an apology. A speech that needs an apologetic introduction generally isn't worth delivering.

A crisp, dramatic anecdote—not necessarily a funny story—is nearly always a good way to lead off. Since you want to capture the audience's attention, you'll do well to postpone definitions and historical reviews till later.

4. Talk so you can be heard throughout the room. An audience is rarely shocked because the speaker's voice is too loud. It's the dull monotone that too often puts people to sleep.

How can you gauge the proper volume? Simply watch the men in



"Pardon me, sir: Would you like to help our city health program?"

the back rows. If they show signs of not hearing you—if they strain forward, or seem inattentive—try raising your voice. Or, if you're using a public address system, simply move closer to the microphone.

What's a Good Speed?

5. Don't talk so fast that people can't follow you. About 100 to 120 words a minute is a good speed for a speech. Rehearse the tempo by timing yourself as you read aloud a 300-word section of the talk. You may feel that you're creeping along at far too leisurely a pace; but don't let this worry you. The average listener needs time to absorb your ideas.

When you actually give the speech,

you'll want to adjust the pace according to audience reaction. If people begin to look a little blank, slow down. If they get restless, speed up.

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6. Speak every syllable precisely. Pronounce a word like sul-fa-nil-a-mide with adequate intonation of every one of its five distinct vowels. Practice to avoid the kind of slur that makes "realize" sound like "reelize."

No Oratory, Please

7. Give a talk, not an oration. Remember how you talk in the staff room when you're explaining something? That's what you're aiming for now—a pleasant, easy manner that helps communicate your enthusiasm for the subject.

Sedation without hypnosis

IN HYPERTENSION

a safer tranquilizer and antihypertensive

Even if your talk is to be printed, you don't have to read it word for word. So if a timely tie-in strikes you, don't hesitate to take a fifteen-second detour. Audiences generally like impromptu remarks that add color and spirit to the speech.

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And don't worry about making a grammatical error if you sometimes deviate from the script. Better a lively talk that dangles participles than a rhetorically perfect monotone.

No Script Slaves

8. Don't bury your head in your manuscript. After your eye catches the first few words of a sentence—or even of a paragraph—you should be able to finish the thought without reading it verbatim.

When you're partially released from the script, you'll find that you develop a natural phrasing. You'll also be free to make an occasional gesture. Anything that makes you appear relaxed and at ease is, of course, highly desirable.

Do things with your hands.
 Grasp the lectern. Point to a chart.
 Don't be afraid to gesture. Such variations in hand position will help you to feel at ease.

Just don't carry it too far. You don't want attention to be drawn from your talk to your hands.

Eye Contact

Look at people in your audience as much as possible. Good "eye contact" is easy, provided you're rea-



Letters to a Doctor's Secretary



In this new volume, MEDICAL ECONOMICS has assembled its complete, step-by-step course of instruction for the physician's aide. Sixteen chapters cover such topics as:

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Bound between handsome, black laminated covers, with the title stamped in gold, this convenient pocket-size book contains 75 information-packed pages. Prepaid price: \$2.

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sonably familiar with the contents of your speech. You can raise your eyes from the manuscript after the opening phrase of every sentence, and you can then finish the sentence while looking at the audience. Practice will help you to make this shift of gaze smoothly, without any bobbing effect.

When you do look up, be sure not to waste your gaze on empty space. Look at someone; and next time you raise your eyes, look at someone else. Address yourself to a man on the right, for example; then to one on the left; then to one in the rear; then

to one up front.

Hints for Variety

11. Break the steady flow of the speech in every way you can. To hold your listeners, you have to keep surprising them, even if only very mildly.

Here are some good ways to get variety into a talk:

¶ Shift the speed every so often.

¶ Let your voice drop at times, and then raise it emphatically.

¶ Vary sentence structure. Follow a statement of fact with a question, for instance. After several fairly long, complex sentences, follow up with a short, punchy one.

¶ Use carefully planned pauseseither to point up the end of one idea-unit, or to emphasize the remark just made.

¶ Use big and easily read charts wherever possible to capture visual interest.

peptic ulcer ulcer healed

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"mental and physical rejuvenation" with combined

> estrogenandrogen

*Masters, W. H., and Grody, M. H. Obst. & Gynec. 2:139, 1953.



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new, improved formulation
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also available as GYNETONE injection.

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Jottings From A Doctor's Notebook

By Martin O. Gannett, M.D.

• No man is more stubborn than Dr. Alec Berne, whose motto is: "Never give up the diagnosis."

Yet even he conceded defeat when Sam Lederer, diagnosed by Alec nine years ago as having an inoperable carcinoma of the stomach, showed up the other day, requesting treatment for his obesity.

"My sister-in-law, she's a nurse, see? Anythin' bothers me, I go to her, see? She don't like nobody in our family should go to a doctor without we visit her first. So two years ago, I see my neck is gettin' bigger and I ask her is that somethin' to worry about? She says no, your shirts are shrinkin' tighter, that's all. So then my belly starts pushin' out and I ask her is that somethin' to worry about? She says, didn' I tell you you was gettin' fat? Let your belt out. All the time I'm gettin' fat, I'm losin' weight, see? So I figure maybe she don't know everythin'."

She does not. The cervical adenopathy, the enlarged liver and spleen are all part of his Hodgkin's disease. The treatment includes certain refinements in method beyond a change in collar size.

To the archives of psychosomatic medicine must be added the escapades of Hank Randall, wealthy broker and pillar of local society, who several times in the past six months was caught stealing.

The grocer who stopped Mr. Randall with a sack full of canned goods was mollified easily enough. But the

JOTTINGS FROM A DOCTOR'S NOTEBOOK

woman whose purse he snatched in the subway called a cop.

Three weeks ago he stepped into a stranger's parked car, drove it through a plate-glass window, and was brought to the emergency ward with multiple lacerations.

The kleptomania turned out to be a recurring fugue due to hypoglycemia. Removal of a cherry-sized pancreatic adenoma has restored Mr. Randall to his impeccably moral self.

He who runs may thus ponder still another achievement of presentday science: the surgical excision of crime.

At the instruction session for civilian defense units, Dr. Allister ex-

plains the use of the symbols Tk for tourniquet, T for tetanus antitom and others. For the benefit of orderlies and nurses assembled, he elaborates on the uses and abuses of the tourniquet:

"One point in particular I want to caution you all about. For bleeding about the head it is inadvisable to apply the tourniquet around the neck."

Mike Shawn was one to prize book learning, none more than he. You see, the way doctors had it now, it wasn't the liquor that hurt a man, but the lack of vitamins. So Mike took to swallowing pills by the score, and kept on merrily with his drinking. Indeed, on his occasional visits

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SIMPLE, POTENT FORMULA: Contains Ethyl-p-Aminobenzode (Benzocaine*) 20%; Oxyquinoline Benzoate 0.39%. In bland, water-soluble vehicle. In two sizes: 11 oz. for professional use, and 5.5 oz. for prescription.

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Anecdotes

¶ MEDICAL ECONOMICS will pay \$25-\$40 for an acceptable description of the most exciting, amusing, amazing, or embarrassing incident that has occurred in your practice.

> Medical Economics, Inc. Rutherford, N.J.

he looked none the worse for it, and seemed well on his way to proving his theory, when the experimentin the way experiments have—was spoiled through inadequacy of control. Mike, full of gin and accessory food substances, walked out of a saloon one night, miscalculated his relation in time and space to a passing bus, and died of an accident.

Atop Laurel Hill, perhaps the most beautiful spot in the state, stands the newly completed Home for the Blind. Its windows look out on the peace and grandeur of mountain and river, on golden wheat fields flirting with the wind. The inmates are the city poor, dwellers all their lives in the dark stench of slum tenements, who become eligible for the Home only when they have lost their sight.

During the taking of the official staff picture, I was photographed with the rather large number of my colleagues whose cerebral convolutions have crowded out hair-growth. They gave the group an imposing air of prosperity and solid worth. The effect was much like that shining phenomenon of earlier days: the front row at the Follies.

The training of internes in the Columbia City Hospital has yet to include the niceties of diplomacy. At the meeting on anesthesia, Dr. Reese gave himself up to an impassioned eulogy of modern methods:

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in extensive dermatitis, diaper rash, severe intertrigo, chafing, irritation (due to diarrhea, urine, soaked diapers, etc.)



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Grayzel, H. G., Helmer, C. B., and Graysel, R. W.: New York St. J. M. 53:2233, 1953.

Helmer, C. B., Grayzel, H. G., and Kramer, B.: Archives of Fedlatrica 56:382, 1951.

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Medicine man's rattle from Chicago Natural History Museum

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PHYSICIANS' DESK I

one of the best friends
a memory ever had

Dr. Tsimshian's Magic Rattle

Patient had pain . . . medicine man had rattle . . . medicine man shook rattle . . . patient shook pain. That, in essence, was medicine as practiced by the Tsimshian Indians of British Columbia.

Today, a patient's pain can be a doctor's "headache" due to the vast variety of therapeutic agents now available. To cure this medical memory problem, most doctors prescribe: "P.D.R., p.r.n."-for regular help in remembering names and uses of pharmaceutical specialties and biologicals.

published by MEDICAL ECONOMICS, INC., RUTHERFORD, N. J.

erated on this very morning, who would be dead now were it not for intratracheal intubation . . ."

From the back of the room came the husky, excited voice of Interne Treska:

"But, Dr. Reese, that woman did die!"

History from Mr. Don Petrie:

"... and my doctor he sent me to this heart specialist for an electric heart cramp. So he used the machine, see, and then my doctor gets his report. The report says, "This man ain't got no terrible trouble with his heart. Just a bunch of arteries misplaced, and two or three muscles bunched together, and a lot of gas choking the heart. He needs salts every morning regular, and green pills and red pills every day. That's all his picture showed."

"So I done all that, and I still got the pain."

On Thomas Godley's admission note "Horticulture" was the occupation given. It seemed probable that his dermatitis was of occupational origin. "What exactly do you do as a horticulturist?"

"Hmph!" he snorted. "Horticulturist! Why the fancy words? All there's to it is you plant the seeds and watch 'em grow up. But you gotta know how."

During visiting hours, Mrs. Godley and eight offspring of assorted age, size, and sex line up at the breadwinner's bedside. There's no question Mr. Godley knew how. And he loved his work, besides.

To Fred Newlon, the windfall of a \$5,000 inheritance was a doubtful blessing. Ever since his cure three years ago, he had kept away from morphine. He had even attained the unaccustomed dignity of making his own living.

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But the day he received his uncle's insurance check, Fred decided to taste again—just once more—the forbidden fruit. Now he is taking the cure all over.

Fortunately, this time, the prognosis is considerably brighter, there being no other uncles whose earthly goods are worthy of a will.

After considerable prodding, colleague Benfield finally went to protologist Barat to have his hemorrhoids attended to. In the course of the rectal examination, probing thoughtfully all the time, Barat kept up a running commentary:

"Hmm-ah . . . yes, yes. Foolish man. For many years now you've insisted on eating oranges and sneaking pieces of bacon, knowing all the time that these things harm you. Why do you do it?"

"Sa-ay! You can tell that with one finger? What on earth is your method. Barat?"

No method. Benfield's wife had just called and said her spouse was on his way, and to be sure to wan him about his pet food idiosyncrasies.

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Defends clinic pharmacies • Why some

M.D.s become drug addicts • Warns young practitioners against panel plans • An aide talks back • Says doctors make poor hospital trustees • Lay article lauds grievance boards

Layman Warns Medicine: 'Clean House or Else'

Once again, doctors have been told that they're an unpopular lot and that they'd better mend their ways fast. This time, the now familiar admonition comes from writer Merle Miller, who, in Pageant magazine, tries to explain "why doctors have slipped so badly in public esteem."

The reason, as he sees it: Organized medicine refuses to "clean house," even though the average M.D. would like it to. For instance:

"Privately, the majority of doctors condemn such increasingly widespread activities as fee-splitting, unnecessary surgery, ghost surgery, chiseling on private health plans, and tie-ups with private drug firms.

"Privately, the average doctor is worried over the fact that at a time when there is an urgent need for a wide extension of medical care, the official spokesmen for the profession, officers of the American Medical Association, have not only opposed every proposal for governmental

health insurance but are increasingly fighting private health insurance plans as well.

"Privately, most practitioners deplore the fact that while the shortage of doctors in the U.S. is frighteningly acute, organized medicine has propagandized against any plan to extend training facilities.

"Publicly, however, there is largely silence within the profession . . . [and] the position of the doctor grows steadily worse."

It will continue to grow worse, Miller warns, unless doctors collectively make their public actions conform with their private convictions.

Young Blood Runs Cold?

If you're concerned about the future of private practice, you'll find scant comfort in the results of a recent survey of young men conducted by the Youth Research Institute. Its finding: Only one in four wants to be his own boss. The rest said they'd prefer the security of a salaried job.

This corresponds closely with the

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Cortef* for inflammation, neomycin for infection:

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Each gram contains:

Hydrocortisone acetate 5 mg
(0.5%) or 10 mg. (1%) or 25 mg. (2.5%)
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Supplied:

5 Gm. and 20 Gm. tubes in plastic cases.

2. Neo-Cortef

ophthalmic ointment

Each gram contains:

Hydrocorti	isone ac	et	at	e	1	5	m	g. ((1.5%)
Neomycin	sulfate							.5	mg.**

Supplied: 1 drachm applicator tubes

3. Neo-Cortef

drops (eye and ear)

Each cc. contains:

Hydrocortisone acetate 15 mg. (1.5%) Neomycin sulfate 5 mg.**

Supplied: 5 cc. dropper bottles

STRADEMARK



THE UPJOHN COMPANY, KALAMAZOO, MICHIGAN

results of MEDICAL ECONOMICS' recent poll of the 1954 crop of new M.D.s. (See "Tomorrow's Doctor: What Are His Goals?"—July issue.) Three out of four of the young doctors polled made it clear that they had no intention of going into solo practice.

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Rx for Better Medical Meetings: No Speeches

Speakers at local medical meetings don't really "enlighten anyone," says Dr. Wilfred E. Wooldridge of Springfield, Mo.; so why bother to hear them?

If the visiting doctor talks about his own narrow specialty, "there won't be three men in the audience who will understand or care." If the guest discusses "some broader topic, it will be so general that the punch will be gone. [And] a wide philosophical discussion on medicine will lose everybody"—including the speaker.

So, suggests the M.D. from Missouri, in his local society's bulletin, "why not just get together for a good time?" With no speeches to yawn through, it should be possible to "transact society business, shake hands, and go home an hour earlier."

Air Age Specialists

What's the specialty of the future? Could be that it's aviation medicine, which, only a year ago, was certified a subspecialty under the wing of the



LESS HOT AIR: Dr. W. E. Wooldridge urges medical societies to hold speech-less meetings.

American Board of Preventive Medicine. At that time, about 100 airdoctors were approved for the so-called "Founders Group." Now, the Board has announced that it will soon hold examinations for some 150 more applicants who have been declared eligible for certification.

'G.P. of the Year' Called Outdated

The A.M.A.'s annual award for the outstanding G.P. of the year is doing the cause of general practice more harm than good. That's the opinion of Dr. Merlin L. Newkirk, president of the California Academy of General Practice.

Why does he think so? Because



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Sugar-coated, easy-to-swallow ACHROMYCIII Tablets are available in three potencies: 51, 100, and 250 mg.

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ACHROMYCIN has proved effective against a wide variety of infections including these caused by Gram-positive and Gram-negative bacteria, rickettsia, and certain virus-like and protozoan organisms.

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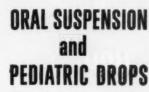
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ORAL SUSPENSION (Cherry Flavor): 250 mg, per teaspoonful (5cc.), 1 oz. bottles

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the award conveys the impression that "the family doctor is really a thing of the past," he says in a recent issue of his Academy's monthly journal.

"In rereading all the newspaper accounts over the past three years," he writes, "not a single mention is made of why the recipient deserved the award!" What's more, Dr. Newkirk adds, "practically all the newspaper accounts are limited to a photograph of the doctor, [his] age, and the name of his home town. The ages of the doctors were 75, 80, and 82." From this type of presentation, he maintains, "the public cannot help but have the impression . . . that the family doctor is really . . . a horse and buggy' practitioner."

The root of the trouble, says Dr. Newkirk, lies in the fact that the A.M.A. award is completely arbitrary. "There are no qualifications for it," he points out; and it has no real objective "other than publicity."

What's needed, he concludes, is an award that will get away from the "Mother of the Year" category —one that will "call attention to the modern concept of the family doctor."

Calls for More Lively Scientific Writing

The bulk of American medical writing is unbearably ponderous, charges Dr. Anderson Nettleship of Little Rock, Ark. Where does the



'G.P. OF THE YEAR' award does G.P.s more harm than good, says Dr. Merlin L. Newkirk.



CALLS FOR MORE ZIP: Most medical writing is too ponderous, thinks Dr. Anderson Nettleship.

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LLOYD BROTHERS, INC.

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fault lie? With both author and editor, he says, in a letter to the New England Journal of Medicine.

Too many medical editors, he believes, insist on a "formal" style that's "cut to the point of cryptic obliteration." And too often, he adds, they tailor the papers they publish to fit their "most recently acquired prejudices."

As for medical authors, they're overly fond of "obscure references," says Dr. Nettleship; they use "complex" and "esoteric" language to give an impression of scientific astuteness.

By contrast, he points out, British medical writing is considerably livelier. Why? Because in British medicine "both author and editor ... take a less rigid approach," sayı Dr. Nettleship.

The fact is, he concludes, American medical men writing for publication take themselves "altogether too seriously." That's the main reason why, "after nearly 250 years of medical writing, American physicians of literary stature number not more than six."

Special Delivery Item

If some of your patients take too long to pay their obstetrical bills, you may be interested in what the members of one medical group have done to stimulate prompt payment:

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Angina pectoris prevention



The new strategy in angina pectoris in prevention, the new low-dose, long-acting drug—Metamine. Most effective milligram for milligram, and better toleratel, Metamine prevents attacks or greatly diminishes their number and severity. Dosage: 1 tablet (2 mg.) after each meal; 1-2 tablets at bedtime.

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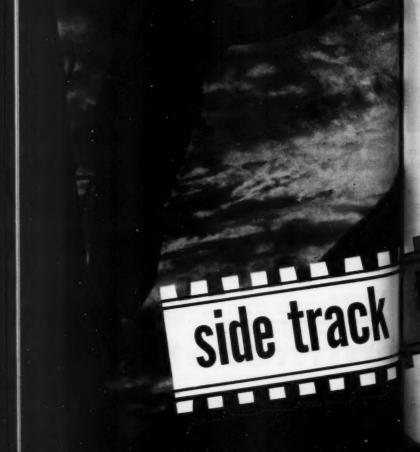
'old feet" may or may not mean a "warm heart", as the old saying has it. But it's surely true that chronically cold feet are often a sign of low-grade peripheral vascular disease. For patients whose feet are "always cold", RONIACOL - well-tolerated, long-acting vasodilator - is usually effective. Especially useful for prolonged therapy because there is little likelihood of severe flushes or other side reactions.

R Information

BOHIACOL Elixir (50 mg per tepn) 3 xvi. Sig: 3 il. t.l.d., p.e.* ROMACOL TARTRATE Toblets (50 mg) #100. Sig: Tobs ii t.i.d., p.c.* *may be increased as required up to 800 mg daily.

Roniacol®-brand of beta-pyridyl carbinol

HOFFMANN-LA ROCHE INC NEW JERSEY



XUM

relieve the symptoms

THRITES A-P-CILLIN

... prevents and controls secondary infections ... while relieving "cold-like" symptoms

In a single convenient tablet, A-P-Cillin combines three widely prescribed therapeutic agents for control of acute upper respiratory infections and for relief of symptoms.

Each A-P-Cillin tablet contains:

APC-for analgesic and antipyretic action-to relieve systemic symptoms.

Caffeine . .

ANTIHISTAMINE—for local symptomatic relief, particularly from profuse nasal discharge.

PENICILLIN-for prevention and control of secondary bacterial infections.

Procaine penicillin G.... 100,000 units



For common acute upper respiratory infections, the usual adult dose is 2 tablets three times a day, continued for at least three days. Tablets should be taken at least one hour before or two hours after meals-supplied in bottles of 50 and 500 tablets.

WHITE LABORATORIES, INC., KENILWORTH, N. J.

The Majority of Your Arthritics Need Only...

Pabirin

POTENTIATED SALICYLATE THERAPY





In Capsule Form for Most Rapid Absorption

EACH CAPSULE CONTAINS:

Acetylsalicylic acid 5	gr.
Para-aminobenzoic acid 5	gr.
Ascorbic acid	mg

SODIUM-FREE

The high salicylate blood levels produced by Pabirin quickly lead to a degree of analgesia sufficient to control discomfort in the majority of arthritica. Concomitantly, joint mobility is improved, not only through prolonged pain relief but also through increased elaboration of endogenous cortisone. Thus in most arthritic patients, Pabirin alone is adequate therapy.

Pabirin is rapidly effective because it is formulated in quickly disintegrating gelatin capsules which release their contents within a matter of minutes. It is well tolerated since it contains acetylsalicylic acid, widely regarded the salicylate of choice. Its PABA retards urinary salicylate loss, and its generous content of ascorbic acid aids in preventing depression of blood vitamin C levels.

Average dose, 2 to 3 capsules 3 or 4 times daily.

SMITH - DORSEY - Lincoln, Nebraska A Division of the WANDER COMPANY 278 of th

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Opp Spe these practitioners use 10 per cent of the fee to open a bank account for the baby.

Over the past fifteen years, the doctors have opened more than a thousand such accounts. And here's an interesting sidelight: Savings banks usually expect half their accounts to be withdrawn without an additional deposit being made. But the group reports that 83 per cent of its baby accounts are still going and growing.

Opposes Ph.D. Bid for Specialist Standing

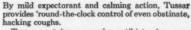
There's a feeling in some quarters that Ph.D.-scientists working in the medical field should be accorded

specialist status. But they won't get it if the College of American Pathologists has its way. The college has gone on record as opposing a move on the part of the Society of American Bacteriologists to form a new specialty board that would make Ph.D.s eligible for certification.

The pathologists say they strongly approve "technicological recognition" for the Ph.D.s. But they maintain that medical certification is tantamount to giving "professional standing." And "to confer professional standing," they argue, "violates the principle that broad training in the field of patient care should precede specialization."

The Ph.D.-scientist may be an excellent teacher or researcher, says a

TUSSAR ... quiets coughs



Tussar contains a superior antihistamine—prophenpyridamine maleate—and dihydrocodeinone bitartrate, approximately 6 times more potent than codeine. This means cough sedation with much smaller dosage.

Tussar is well tolerated and pleasant tasting. You can prescribe it with confidence in any age group.

can presente is with communice in any age group
Each fluid ounce of TUSSAR contains:
Dihydrocodeinone Bitartrate
Potassium Guaiacol Sulfonate, N.F 8 gr
Sodium Citrate, U.S.P
Citric Acid, U.S.P
Prophenpyridamine Maleate 1 gr (10 mg./teasp., 5 cc. medicinal)
Chloroform, U.S.P
Methyl Paraben, U.S.P
Flavor, sweetening, aroma, vehicle.
If desired, either ammonium chloride, potassium iodide, or ephed rine can be added to Tussar. Supplied in 16 oz. and 1 gal. bottles

THE ARMOUR LAROPATORIES

MEDICAL ECONOMICS · NOVEMBER 1954

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formal C.A.P. statement; but by virtue of his training, "he is totally unfitted to consult with clinicians on the daily problems of patient care." And such consultation, maintain the pathologists, is an essential part of modern laboratory medicine.

M.D. Stanchly Defends Clinic Pharmacies

Denies that they endanger the patient's free choice

Clinic pharmacies (i.e., pharmacies affiliated with medical groups) have been attacked by independent druggists because they "interfere with the patient's free choice," and because they represent a med-

ical "trespass" on the pharmacia's territory. But neither of these argments holds water, says the preident of Wisconsin's state medical society.

Writing in his society's journal Dr. H. Kent Tenney points out the he's a firm believer in free choice. But he insists that clinic pharmacieviolate the free-choice principle on by when the prescription is written in such a way as to be intelligible to the clinic pharmacist alone. Dr. Tenney heartily condemns this practice.

He disposes of the second charge more at length. Many critics, he explains, decry the clinic pharmacy on the ground that it violates "that section of our code of ethics which

NEOHYDRIN normal output of sodium and water Lukeside

Xmas R for Doctors



LIKE everyone else, Doctors like to et Christmas presents. But like all rofessional men, they like to get presents they can use.

This popular new TYCOS* Desk Anerold makes the ideal gift for discharging obligations for professional ervices rendered by fellow doctors.

lland-rubbed solid walnut ase, brass trim, 33/4" easyn-read ivory tinted dial. fasel adjusts to any angle. Rog. U.S. Pat. Off.

sew TTCOS Wall Aneroid > kes an excellent gift for the ctor who requires maximum ciency in his examining room. ice \$49.50 with hook cuff and in feet of connecting tube.

Long pointer magnifies slight variations in the pulse wave . . . giving maximum sensitivity.

The movement, of course, is a dependable, accurate TYCOS movement. Accuracy is assured as long as the pointer returns within zero . . . an easy, visual check. The Exclusive Hook Cuff fits

> any adult arm, slips on and off quickly, and easily. Stainless steel ribs prevent ballooning.

> Price \$4Q50 Complete

with Hook Cuff

Taylor Instrument Companies Rochester, N.Y. Toronto, Canada

TAYLOR INSTRUMENTS MEAN ACCURACY FIRST

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Emphysema News

From a study of 6752 asthmatics in the Duke University clinic, O. C. Hansen-Pruss and J. D. Charlton (Jour. Am. Geriat. Soc., 2:153, Mar., 1954) believe that the incidence of obstructive emphysema is as high as 35 per cent even in the well managed asthmatic who reaches the age of 45 years. In many of these cases chronic bronchitis is present.

Elderly patients with emphysema who suffer from a chronic cough productive of scant, very tenacious sputum benefit greatly by aerosol therapy with Alevaire. This mucolytic detergent can also be used in conjunction with the antispasmodic Isuprel® and an antibiotic. The following combination has proved to be very useful in the Duke University clinic: Isuprel (1:200 dilution) 1 part; antibiotic (e.g., 50,000 units of crystalline procaine penicillin in 1 cc. sterile water) 1 part; and Alevaire 2 to 3 parts. The flow of oxygen is regulated at 8 liters per minute. The patient inhales this mixture every four to six hours while awake. Alevaire and Isuprel are made by Winthrop-Stearns Inc., New York.

Other important factors of treatment are education of the patient, including instructions on how to guard against recurrent upper respiratory infections, physiotherapy—especially breathing exercises—and diet to reduce excess weight. Smoking is contraindicated. In cases of sudden development of respiratory embarrassment (not of cardiac origin) bronchoscopy is needed.

says that a physician shall receivemuneration only for his profesional services and not for drugs a appliances . . . But we must never forget that the basic purpose of a code of ethics is to protect the patient."

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In this light, Dr. Tenney concludes, "it is difficult to see how the clinic pharmacies can do the patient any harm. They are under the direction of registered pharmacist, and hence there can be no question as to the quality of the service they render."

Doctors Clinch Victory In Hospital Drive

Local M.D.s contribute 20% of total building fund

Here's a striking example of how doctors can take the lead in hospital fund-raising: Though the 165 physicians of Utica, N.Y., comprise only one-five-hundredth of the local population, they have paid over one-fifth of the public's share of a multimillion-dollar hospital building program.

But there's more to the story that just the fact that the doctors put up an average of \$3,250 apiece. Hardle N. Howell, executive secretary of the Medical Societies of the Couties of Oneida, Herkimer and Madison, points out:

"The significant thing was that the doctors set and subscribed their own high quota voluntarily, ahead



Note the Nutritional Difference

The superior nutritive value of enriched bread over unenriched bread is emphasized by analytical data recently published by the United States Department of Agriculture. Comparison of the two kinds of bread indicates how much more effectively enriched bread contributes to nutritional needs.

Since enriched breads represent an estimated 85 per cent of all commercially produced bread, the evidence shows that bread enrichment has notably increased the B vitamin and iron intake of our population. For this reason enriched bread, since 1941 (when it was first marketed), has been a valuable aid in reducing the incidence of attributable deficiency diseases, 3.4

But enriched bread contributes to good nutrition in other ways, too. The 13 grams of protein supplied by 5½ ounces (estimated average daily consumption) aids notably in the satisfaction of the daily protein requirement. Since virtually all enriched bread today contains substantial amounts of nonfat milk solids, its

protein—consisting of flour and milk proteins—is biologically effective for growth as well as tissue maintenance.

Because of its high nutrient value, its easy and almost complete digestibility, and its universally accepted pleasant, bland taste, enriched bread merits a prominent place not only in the general diet, but in special diets as well. In many reducing diets 3 or more slices daily are included. The average slice of machine-sliced enriched bread supplies only 63 calories.

- Watt, B.K., and Merrill, A.L.: Composition of Foods—Raw, Processed, Prepared, United States Department of Agriculture, Agricultural Handbook no. 8, 1950.
- Data furnished by the Laboratories of the American Institute of Baking, Chicago, Ill.
- Sebrell, W.H., Jr.: Trends and Needs in Nutrition, J.A.M.A. 152:42 (May 2) 1953.
- Flour and Bread Enrichment, 1949-50, The Committee on Cereals, Food and Nutrition Board, National Research Council, 1950.



The Seal of Acceptance denotes that the nutritional statements made in this advertisement are acceptable to the Council on Foods and Nutrition of the American Medical Association.

BIVITAMIN AND INON CONTRIBUTION OF 5.2 DUNCES OF ENRICHED AND UNENRICHED BREADS AND PERCENTAGES OF

		MMENDED DAILY ALLOWANCE		
Miles	ENRIC	HED BREAD Percentages of		ICHED BREAD
	Amounts	Recommended Daily Allowonces	Amounts	Percentages of Recommended Dully Allowances
THIAMINE	0.37 mg.	25%	0.08 mg.	5%
HIACIN	3.40 mg.	23%	1.40 mg.	9%
RIBOFLAVIN	0.23 mg.	14%	0.09 mg.	6%
HOH	4.10 mg. ²	34%	1.10 mg.	9%

We effected amount of broad consumed dolly by the average person.

Whilly delary allowances (1953) recommended by the National Research Council for a fairly astive man 45 years of age, 67 inch
is highly, and verying 143 persons.

AMERICAN BAKERS ASSOCIATION 20 North Wecker Drive, Chicago 6, III.

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BROMIDIA for insomnia assures your patient a good night's sleep. Bromidia is a compound of chloral hydrate 91 gr. and potassium bromide 91 gr. per fld. oz., 'plus ext. hyoscyamus 1 gr.

In discussing sedatives, Jackson A. Smith* in 1953 wrote: "Chloral hydrate is well tolerated either alone or in combination with other sedatives. It produces a 'physiological' sleep with a minimal amount of 'hangover.'

Bromidia is highly recommended in insomnia, hyperexcitability of the nervous system, delirium tremens and neurotic outbursts.

DOSAGE: Soperific: 1 to 2 teaspoonfuls on retiring; Sedative: 1/2 to 1 teaspoonful repeated

On prescription in bottles of 4 oz. or 1 pint.

Write for samples and literature.

Smith, Jackson A.: Methods of treatment of Delirium Tremens, Journal of the American Medi-cal Association 152:386, May, 1953.

SOPORIFIC



of everyone else. In the end, with the final goal topped by half a million dollars, civic leaders agreed unmi mously that the doctors' action had been the vital factor in the canpaign's success."

The program that Utica's medical men so wholeheartedly backed was a bold one: It called for the complete scrapping of two hospitals-Si Luke's and Memorial-and for the merger as St. Luke's-Memorial Hospital Center in a wholly new plant In addition, the Oneida County Hos pital (most of which had already a four been condemned) was to be scrapped; and welfare patients were to be transferred to private institutions. Of these, the St. Elizabeth Faxton, and Children's hospitals were to be enlarged and modernized.

Estimated cost? Nearly \$4.5 million-of which some \$2.3 million would have to be raised by public subscription. This seemed a tremendous figure for Utica, with its population of only 100,000. Some observers frankly called the task hopeless.

So the director of the campaign, Harold C. Shackelton, put it squarely up to the medical community. Success or failure, he felt, might depend on the answer to a question a good many people were asking: "What will the doctors do?"

What the doctors did was to name their own campaign committee, consisting of the medical staff presidents of the five private hospitals involved,

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Calcisalin

new prenatal supplement

recent clinical test* which included biochemical minations of ionic calcium, four groups of ment patients were studied. Here are the results a four-week period, compared with the initial logical values.

CENT CHANGE IN CALCULATED IONIC CALCIUM

CHANGE

i. No medication Minus 6.0%

remuscular symptoms. million ion, CALCISALIN PLUS 12.5% public

scular symptoms. Medication,

un phosphate supplement

scular symptoms. tion, CALCISALIN PLUS 18.0%

*From Calcium Metabolism in Pregnancy, Gross, Wager and Loving, Bulletin Margaret Hague Maternity Hospital, Dec. 1953.

To help you make your own evaluation of CALCISALIN we will send samples and literature on request.

Minus 0.9%

ABOUT CALCIUM AND PHOSPHORUS IN PRENATAL DIETARY SLIPPLEMENTS

Pregnancy depletes calcium, and the principal purpose of a natal supplement is to reish calcium in the maternal

There is an antipathy between calcium and phosphorus which causes depression of calcium levels when phosphorus is administered with calcium.

Most prenetal supplements, excepting Calcisalin, use dicalcium phosphete es a calcium

Calcicalin omits phosphorus through the use of calcium lectate, and also includes aluminum hydroxide gel to take up excess dietary phosphorus.

The proven result is that Calcinatin builds ionic calcium more effectively than supplements which employ a phosphorus component.

The medical literature points more and more strongly toward calcium lactate as the calcium salt of choice in prenatal nutrition. In Calcinalin, calcium lec-tate and aluminum hydroxide pel are combined with iron and required vicemine.

plus Howell as chairman. And they agreed to raise no less than 22 per cent of the entire quota, or \$506,000. This total would be assessed against the separate staffs on a per capita basis.

Obviously, some physicians could give more liberally than others. So each staff had full leeway in deciding exactly how to collect its share.

Utica's citizens blinked when the newspapers headlined the doctors' pledge. And a few days later, on the eve of the general campaign opening, the public got an even bigger surprise: It was announced that the M.D.s had already gone over the top. And instead of \$506,000, they had collected \$537,000!

As a result, the fund-raising cam-

paign "was a success story from the very first day," says Howell. With every division going over its quota, the fund wound up with \$2.8 million.

Construction work is now well under way and should be completed by 1956. "Largely because the doctor had the courage to take the initiative," says Howell, "Utica will som have finer hospitals than anybody would have dreamed possible a few years ago."

Chiros Try to Change Names to 'Doctor'

In Kansas, where chiropractors may not legally use the title "Doctor," a couple of enterprising practitionen

COLLAGEN DISEASES:
Rhoumateid Arthritis
Acuta Rhoumatic Fover
Periarteritis Medicas
Lupus Erythomatesus
(early)
Dermatempositis

NYPERSENSITIVITY DISEASES: Asthma Hay Fever

Urticaria
Drug Sensitivity Reactions
ACUTE INFLAMMATORY PROCESSES:
Dermatologic

Provided Corticotropin Gel (National) is highly partited carticatropin of constant and unvarying potency. Each lot is assayed by the method of Sayers et al, medified by Mumon to determine U.S.P. unitage.

Supplied: ACTH GEL is available to 2 perencies: each cc. containing purified corticolropin equivalent in clinical activity to 40 U.S.P. units, or to 80 U.S.F. units. Vials of 1 cc. and 5 cc.

Also available: ACTH Solution (National). Each cc. contains 28 U.S.P. units carticotropia. Vials of 2 cc.

for diseases of STRESS

ACTH



PURIFIED CORTICOTROPIN G

The National Drug Company, 4663 Stenton Avenue, Philadelphia 44, Pa.

286

MEDICAL ECONOMICS · NOVEMBER 1954

"The value of sulfonamide mixtures in reducing crystalluria and renal complications is based on

undisputed experimental evidence

"It has been confirmed by several independent groups of investigators in rigorous practical tests at the bedside." (Lebr. D. J.A.M.A., Feb. 5, 1948.)

for safer,
more effective, speedier,
highly palatable
sulfonamide
therapy

tri-sulfanyl

Each Size of syrup approxime teaspoonfully or each tablet contains 71/2 grains of sulfa compound.

SULFADIAZINE 0.162 Gm.

SULFAMERAZINE 0.162 Gm.

SULFATHIAZOLE 0.162 Gm.

SODIUM CITRATE 0.375 Gm.

Samples of Tri-Sulfanyl on request.

ARLINGTON-FUNK LABORATORIES division of U.S. VITAMIN CORPORATION 250 East 43rd Street • New York 17, N.Y.

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EXPASMUS, a new combination of antispasmodics, plus a powerful analgesic—in single prescription form effectively reduces both skeletal and smooth muscle seem, while affording more rapid release from pain.

hough skeletal muscle pain-sausm often engenders see indary smooth muscle spasm, no single antispasmodic preparation free of belladonna, barbiturates or amph symine has heretafore been formulated to treat both types of spasm. In this respect, Expasmus is unique as it combines the smooth muscle relaxant, dibenzyl succinate and the skeletal muscle relaxant, mephenesin with the powerful analgesic, salicylamide to provide safe, fast-acting and comprehensive therapy.

Description: Each tablet of Expasmus contains dibenzyl succinate, 125 mg., mephenesin, 250 mg., salicylamide, 100 mg. Packed in bottles of 100 tablets, on your prescription only.

Indications and dosages For relaxation of skeletal and associated smooth muscle spann, relief of arthritic and low back poin; as a mild non-barbiturate sedative and relaxant in tension—Average dase, two tablets every four hours. Maximum daily dase, twelve tablets.

Samples Available to Physicians

MARTIN H. SMITH CO.
150 Lafayotto St., New York 13, N. Y.
Manufacturers of ethical products for ever half a century.

EXPASMUS

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recently came up with a new dodge. Dean L. Bratt and B. Wilburn Mayse, both of Wichita, sought court permission to use "Doctor" as their first given names.

The reason they wanted new first names, said each man innocently in his petition, was that the old ones were "cumbersome, embarrassing, and very difficult for strangers to understand, spell, and pronounce."

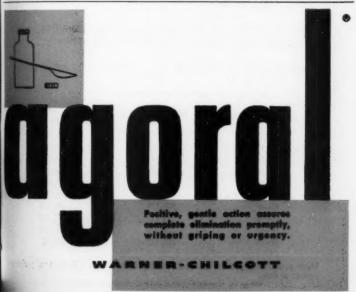
This was too much for Kansas M.D.s to swallow. Through their state medical society, they filed a counter-petition saying that the requested name changes were "not sought in good faith . . . but as a subterfuge to . . . increase the petitioners' social and business standing."

The protest apparently convinced the two chiropractors that they'd better be satisfied with the names their parents gave them. Shortly after it was made, both men quietly requested that their petitions be withdrawn.

Why Doctors Become Drug Addicts

Journal editor lists three groups of drug users in the profession

"The American public is opening its eyes to the dope menace . . . but all too often the man nearest the narcotic needle overlooks the menace in his own little black medical bag." That's the statement of Dr. J. DeWitt



MEDICAL ECONOMICS · NOVEMBER 1954

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NOW the safest agent
yet developed for
decisive control of BLOOD PRESSU
with 5 important firsts

UNITENE

brand of cryptenamine

Unitensen is recommended for the patient who needs more than transferects. It produces positive, sustained falls in blood pressure.

This is what Unitensen Tablets do . . . and with unparalleled safety

Summary of Case Histories-Series A*

Age—Sex	BP-mm. Hg. BEFORE	BP-mm. Hg. AFTER
64-M	190/115	140/90
37-M	200/130	130/85
48-M	230/140	140/100
46-M	220/140	160/110
41-M	210/140	155/110
43-M	200/120	160/110
26-M	230/130	180/120
44-M	220/130	175/120
46-M	220/120	162/90

These patients experienced sustained control of blood pressure levels over polaripariods of time.

(Write for complete clinical data, including case histories.)

*Personal communication to Irwin, Neislar & Company.

FIRST IN MAINTAINING DECISIVE BLOOD PRESSURE CONTROL

The sole therapeutic agent in Unitensen Tablets is cryptenamine—a potent blood pressure lowering alkaloid fraction isolated by the research staff of Irwin, Neisler & Company. In the majority of cases (see chart at left), cryptenamine will lower blood pressure decisively, and will control blood pressure at the lower levels for prolonged periods of time.

FIRST IN SAFETY

Unitensen Tablets exert a central action on the blood pressure lowering mechanism. Circulatory equilibrium is not disrupted. Improved circulation and improved work of the heart are often attained, along with the decisive fall in blood pressure.

Unitensen Tablets have no sympatholytic or parasympatholytic action. Ganglionic blocking does not occur. Unitensen Tablets do not cause postural hypotension and collapse, an ever-present risk with other potent blood pressure lowering drugs. Renal function is not impaired.

FIRST WITH DUAL ASSAY

Unitensen is biologically standardized twice, first for hypotensive response and, second, for side effects (emesis) in the dog so that a safe therapeutic range between the two is assured. In extensive clinical trials only a few isolated cases exhibited occasional vomiting.

UnitensenTablets do not cause the serious side effects common to widely used synthetic hypotensives. Unitensen Tablets can be given over long periods of time with entire dependability. Cumulative effects have not been noted.

FIRST IN SIMPLE DOSAGE

Start with 2 tablets daily, given immediately after breakfast and at bedtime. If more tablets are needed, include an afternoon dose at 1 or 2 p.m.

FIRST IN ECONOMY

Because of lower dosage, Unitensen Tablets save your patients 1/2 to 1/2 over the cost of other potent blood pressure lowering agents.

Each Unitensen Tablet contains: Cryptenamine*....2 mg.†

*Ester alkaloids of Veratrum viride obtained by an exclusive Irwin-Neisler nonaqueous extraction process. †Equivalent to 260 Carotid Sinus Reflex Units.

IRWIN, NEISLER & COMPANY

DECATUR, ILLINOIS

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and 1000.

Fox, editor of Life & Health magazine, in a recent issue of the Medical Annals of the District of Columbia.

How do physicians get into the habit? Dr. Fox passes along a report from Dr. Harris Isbell, director of the Public Health Service Hospital in Lexington, Ky., that most doctoraddicts fall into the following categories:

 The alcoholic physician who with increasing frequency takes opiates to relieve his hangovers. Eventually, "he begins to take the opiate instead of the alcohol."

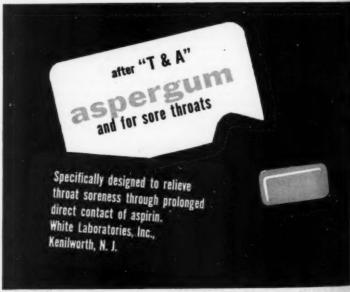
2. "The overly-fatigued physician ... He loses sleep several nights, receives another call ... feels he cannot make [it] without a 'stimulant'

to keep him going. He takes a dose of morphine, methadone, or Demerol, and . . . makes his call. Finding such an escape a great relief, he repeats it, until he too falls through the trap door into addiction."

3. "The doctor who develops a painful disease, usually chronic in nature... He is given an opiate for relief of pain after an operation. He returns to work too early, still has pain; [so he] continues the drug, until he is chained as a narcotic addict."

Behind such behavior patterns, Dr. Isbell points out, there's nearly always "a serious emotional disorder." It may be based on anything from "a marital rift to income-tax trouble." Editor Fox appends this postscript:

[MORE-)



NEWa <u>sheer</u> elastic stocking that gives perfect support, too

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her & Bleck De Luxe nylons exert therapulcally correct pressure from ankle to high—yet look like fine hosiery on the leg.

You can be sure your patient will follow the elastic stocking agimen you prescribe when she were Bauer & Black Sheer De Lose sylons. They are truly incompicuous—so sheer that your plient can wear them without ownhose.

And you can be sure she's getting correct support, too. Bauer at Black Elastic Stockings are failined to the shape of the leg to assure proper remedial supget at every point. Pressure diminishes gradually from ankle to thigh, gently speeding venous

Pashionable light shade won't fiscolor. Light and cool. Easy wash. Quick drying. Open of for freedom and comfort.

You make certain of both cornet support and patient coopertion when you prescribe Bauer & Black stockings. That's why mare doctors prescribe them than any other brand.

(BAUER & BLACK)

Division of The Kendall Company W. Jackson Blvd., Chicago 6, Ill.



FASHIONED FOR THERAPEUTICALLY CORRECT SUPPORT

BAUER & BLACK FASHIONED STOCKING knitted with rearfashioning seam so that pressure is adjusted to leg contours, avoiding undesirable constriction. Pressure decreases gradually from ankle up, thus gently speeding circulation.

> Shading indicates correct pressure pattern of Bauer & Black Elastic Stocking.





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™ acute bursitis

Profound and rapid therapeum success in bursitis, especially is the acute stage, is obtained with HP*ACTHAR Gel. Cases refracting to other types of therapy have a sponded to HP*ACTHAR Gel, regardless of the severity of the condition. Calcium deposits my disappear.

HP*ACTHAR Gel, a new repair tory ACTHAR with rapid responsand sustained action, is as easily administered as insulin with a mismum of discomfort, whether injected intramuscularly or subcutaneously. It is economical too, far less time and money being spent to restor the patient's working ability.



The small total dose required affords one omy and virtual freedom from side actions

THE ARMOUR LABORATORIE

"What every physician must remember is that he is human. Even though in his bag is an escape through a needle, he must never allow himself the pleasure of using it."

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Cautions Young Doctors Against Panel Plans

Society head urges them to go into private practice

The closed-panel plans are a threat to the freedom of the medical profession, says the president of the San Francisco Medical Society. And, in an editorial in the society's bulletin, Dr. Samuel R. Sherman has advised medical school graduates to turn a deaf ear to the blan-

dishments of any such plan. Actually, he warns, the closed-panel system simply "cannot render [the same kind of] service . . . that the private practitioner does."

He concedes that the public appeal of such plans lies in reduced costs; but they accomplish this result only through "cheapening or short-cutting medical care."

How? By substituting "low-salaried internes, residents still in training, and unlicensed doctors for qualified physicians and surgeons, [as well as] by curtailments in laboratory and X-ray services, and denial of hospitalization in order to minimize major expenses."

Since the panel plans can afford to pay more for internes than can



BEWARE OF DRUG HABIT, Dr. J.DeWitt Fox warns colleagues; it's easy for a doctor to fall into.



PANELS ARE BAD MEDICINE not only for patients but for doctors, says Dr. Samuel Sherman.

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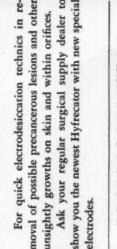
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the average hospital, they present an obvious temptation to the new graduated M.D. But, warns D. Sherman, "young physicians en. barking on a career of medicine in such plans are indoctrinated in bad patterns of medical practice they learn only about the Science of Medicine to the utter disregat of the Art of Medicine." Thus, "the sacrifice the traditions of a fine pofession for a life of so-called security with short hours of work into which are crammed assembly-line taction in a supermarket atmosphere."

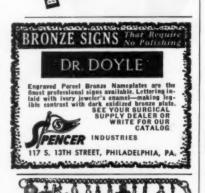
Doctor's Aide Springs To Defense of Aides

Says they're not to blame for office schedule mix-ups

Don't blame your secretary when ever the office schedule gets fould up, says Marian L. Winn, R.N., d Davenport, Iowa. In the Journal of the Iowa State Medical Society, Miss Winn-a doctor's aide herself-in sists that there isn't much anybody can do about some of the snarls that occur. Here's her case in her own words:

"The appointment book, scholuled at fifteen-minute intervals, is filled for a week in advance. Mrs. (and she is not the only one during the day) calls, insisting that de must see the doctor today.

"From the symptoms enumerated, the receptionist or nurse is aware that Mrs. B . . . could wait for a defi-



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CLINICALLY EFFECTIVE—Ranthorierm Cream quickly and definitely relieved itch, often where sall other measures failed. In various ulcerative and pyogenic skin conditions a "majority healed and many showed various degrees of improvement." Even long standing conditions resistant to other therapy seem to respond to Pantholierm Cream.

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- A M A Archivos Darm & Sunn, June 1954.
- 4. Bouran, W. H. and Labooki, T. D. Cim. M. c. May 1954
- 5. Kline, P. R. Current News in Derm. & Syph., May 1952.

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Almost complete healing with Panthoderm Cream applied twice daily, covered with sterile gauze, for three weeks

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right

Healing of ulcer after treatment with Panthoderm Cream for ten weeks

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right

Healing after twice daily application of Panthoderm Cream for four weeks

left

Diabetic ulceration of great toe of two months' duration; unresponsive to previous therapy

right

Complete Healing after two weeks therapy with Panthoderm Cream applied every eight hours

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255 "new" diabetics were found in one year physicians responding to a recent nationwide poll

ideal detection center is the office of the family physician Biotner, H., and Marble, A.: New England J. Med. 245:567 (Oct. 11) 1951

Ames Diagnostics Adjuncts in clinical management



nite appointment. But what can the office girl do? Should she tell Mrs. B . . . that the doctor cannot see her until next week? Handle a few such situations that way, and you may help correct the timing of appoint ments; but what sort of public relations would you develop?

"A nurse may sometimes think she has diplomatically postponed such a patient's visit, only to learn that the patient has called back to talk to the doctor directly. Now that it is his problem, what does he do? More often than not he tells Mrs. B to come in . . .

"Then Mrs. C, Mrs. D, and Mrs. E . . . call in-'Mary has a sore throat -fever 103, 'Johnny has stepped on a nail,' 'My husband is having severe chest pain,' etc. Obviously they have to be seen-not next week, but today. But when? The appointments are filled . . .

"Set aside certain periods of the day for such emergencies, you may say. But unfortunately these calls do not all come in at 9 A.M. to facilitate such a nice arrangement. They are coming in all day long . . .

"Take another day: Everything is breezing merrily along . . . when the physician is called out for an accident case entailing an hour or more of work at the hospital. What about appointment times then?

"And what do you do with patients who wander in without appointments, but whose condition warrants treatment that day? ... And what about the patient who,

for detection of urine-sugar

having made an appointment for himself, comes in at the appointed time bringing . . . his wife and two children along for a check-up, too?"

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Miss Winn points out that these are just a few of the problems that a doctor's aide has to face every day. What's the solution? She doubts that there is one-at least not so long as doctors are forced to carry "too heavy a patient load."

Says Doctors Shouldn't **Be Hospital Trustees**

They're called less objective and impartial than laymen

Doctors who have "wisdom and independence of thought" are sometimes of value on hospital governing boards. But, for the most part, medical men lack the necessary detachment, says Dr. James Howard Means. It's only the layman, he maintains, who "can be completely objective about the diverging interests of doctors and patients."

By and large, he points out, the doctor-trustee is bound to be influenced by "relationships personal and sentimental to members of the active staff"-even if he himself doesn't happen to be a member of that staff. What's more, his "thinking may be restricted or conditioned by the dictates or policies of the medical guilds."

Even the retired staff member is unlikely to make a useful trustee, according to Dr. Means' analysis in





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Hospital Management magazine. The older man "is apt to think of the hospital as it was in his active . . . days rather than as it should be in the present and future."

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Who, then, should serve? Dr. Means recommends that "a considerable spread of talent" be represented. The well-balanced board, he feels, should consist largely of financiers, businessmen, lawyers, educators, and basic scientists. Their common denominator he expresses this way: "Standpattism should be foreign to [their] nature."

Tells Public Grievance Boards Do a Fine Job

McCall's article praises doctors' fairness and impartiality

Though grievance boards are no longer a novelty, the public seems to have heard comparatively little about them. Apparently aware of this, McCall's magazine has come up with an article that examines the grievance-board idea—and pronounces it good both in theory and practice. Says writer E. Gardiner Neal: "In every community which has such a board and uses it, improvement in the doctor-patient relationship has been outstanding."

Neal assures his readers that they need have no fear about "whether doctors can be really impartial about the conduct of another doctor." And he tells the following true story by way of example:

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A Southern dermatologist charged a \$200 fee for curing a woman's impetigo. Since treatment had lasted just three days, the patient felt she was being overcharged. The local grievance board agreed with her—"and urged the dermatologist to reduce his fee." Instead, he sued the patient for the full amount. Whereupon, says Neal, the committee "promptly furnished the patient with an attorney and four qualified doctors to defend her. She won the case hands down."

Even when the "boards do not have the power to . . . discipline, they do not hesitate to turn an erring doctor over to the appropriate judicial body," adds the author. He tells of one case in which a grievance committee turned over to the district attorney the name of a colleague guilty of performing an abortion. It's actions like this, he suggests, that have led one West Coast woman to comment: "In our community we all know the doctors are working to protect us, not other doctors' careers."

Neal urges his readers to do all they can to publicize the existence of their local boards—especially among "friends and acquaintances who have voiced dissatisfaction with their medical care." And he advises citizens of communities that have no grievance committee to agitate for one. Says he: "If cough of you make your desires known to your local medical society, it will take action."

Epilepsy News

Based on a series of 320 cases, (Neurology, 4:116, Feb., 1954) Harold Berris reports that Mebaral® is superior to phenobarbital as an anticonvulsant of the barbiturate series. He considers Mebaral the least toxic of all the standard anticonvulsants; in his experience it has never caused any serious reactions. Mebaral is now the barbiturate of choice at the seizure clinic of the University of Minnesota Hospitals.

Mebaral is effective in treating all types of convulsive disorders when used alone. In addition it greatly enhances the improvement obtained when added to diphenylhydantoin, Tridione or Paradione, at the same time substantially reducing the risk of toxicity of these drugs by making it possible to use them in lower dosage. Eighty-two per cent of Berris's patients receiving Mebaral alone showed good or excellent seizure control. Grand mal cases responded as well as those with petit mal and mixed seizure patterns. Mebaral and diphenylhydantoin in combination had an effectiveness of 70 per cent. However, this group was comprised of the most severe cases of epileptiform disorders.

Mebaral is a tasteless antiepileptic and sedative which usually does not cause drowsiness. It is available in tablets of 3 grains, 1½ grains, ¾ grain and ½ grain. A combination of Mebaral (90 mg.) and diphenylhydantoin (60 mg.) is supplied commercially as Mebaroin tablets. Mebaral and Mebaroin are made by Winthrop-Stearns Inc., New York.



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BULLETIN

PROPHYLACTIC USE OF

ANTIBIOTICS

THE promiscuous use of antibiotics has been under frequent criticism as leading to hypersensitization and to the development of resistant organisms.

- e Regardless of the harm that has been done, there is no question of the enormous reduction in serious complications of septic disease in infants and young children, such as mastoiditis, dural sinus thrombosis, pneumonia, empyema, peritonitis, etc. Perhaps the greatest harm in children has resulted from their use over periods of too short duration and in too inadequate doses.
- Antibiotics are misused "prophylactically" in two ways:



• One, such as has been established in the prevention of streptococcus infections in rheumatic infections, in therapeutically inadequate small doses, continued over long periods. Internal I.B. Internal Production Obo Uni

- Second, in therapeutic doses for inadequate periods for illnesses often undiagnosed, in which the "prophylaxis" is against the possibility of serious complicating septic illness.
- It is well for us all to keep clearly in mind, therefore, that if and han antibiotic is used in a child with fever—with the idea that it may cure an undiagnosed septic condition then existing or that might occur as a complication of a respiratory infection—the dose of antibiotic should be at therapeutic levels and its administration should be continued for an adequate period of time.

NOTE: These bulletins are designed to help disseminate modern pediatrics knowledge to the general medical profession and will appear monthly in Medical Economics.

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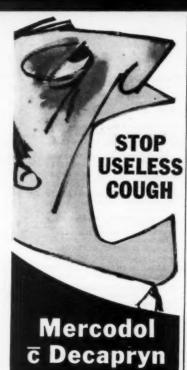
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Panthoderm Cream Vi-Syneral Vitamin Drops Upjohn Company, The Biosulfa Erythrosulfa Neo-Cortef Vestal, Incorporated Septisol Wampole & Company, Inc., Her Artamide Clortan Warner-Chilcott Laboratories Agoral	300, 301 234 232 233 346 193 182, 183 280
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Panthoderm Cream Vi-Syneral Vitamin Drops Upjohn Company, The Biosulfa Erythrosulfa Neo-Cortef Vestal, Incorporated Septisol Wampole & Company, Inc., Her Artamide Clortan Warner-Chilcott Laboratories Agoral Anusol Gelusii	300, 301 224 232 233 266 193 182, 183 280 8 280
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FROM THE PUBLISHER

What You Remember

More than a hundred full-length articles have appeared in MEDICAL ECONOMICS during the past six months. Which ones do you remember most clearly?

Some of the most popular articles at the time of publication are those we print mainly for fun. "How to Lie With Medical Statistics" was one example; "A Visit With B.J. Palmer" was another.

Yet we can never forget that helpfulness is the magazine's chief reason for being. We can't forget it because you won't let us forget it.

Some time ago, for example, we commissioned a nationally known opinion research firm to find out (among other things) what types of articles you like best. Just recently it reported to us: "MEDICAL ECONOMICS clearly has its greatest strength as an economic source book for doctors." True, you enjoy reading the profiles and feature articles; but you look forward to the business articles above all other types.

Not only look forward to them, but look back on them, too. Doctors across the country were asked: "Do you happen to recall any specific article you read recently in MEDICAL ECONOMICS?" By way of reply, one or another of them named nearly every piece we've published in the last half-year. But six subjects proved more memorable than all the rest put together. And all six concerned the business of running a medical practice. They ranked this way:

 Group and partnership practice. "We used your articles as the basis for forming our partnership," said a typical doctor interviewed.

Income taxes. Doctors must know "how to take all deductions and keep within the law," as one respondent explained it.

 Insurance. Articles cited in this category ranged from fire insurance to the President's health reinsurance proposal.

 Office planning. Whether a doctor is ready to build or not, he's apparently a confirmed scanner of other men's layouts.

 Investments. "It's easier to earn money these days—but it's harder than ever to keep it"; that's the way one doctor expressed the appeal of our investment articles.

 Office procedure. Management is becoming a science among doctors as well as among businessmen, to judge by their mounting interest in this subject.

We don't know what recent article you found most memorable. But we'd guess on good authority that it was the article that helped you most—helped you save time, money, and effort in running your practice.

-LANSING CHAPMAN



PHOTOGRAPH BY RUZZIE GR

"My throat sure feels better" TRACINETS.

BACITRACIN-TYROTHRICIN TROCHES WITH BENZOCAINE

Actions and Uses: With TRACINETS you can readily relieve afebrile mouth and minor throat irritations in your young patients-and in older ones, too. Acting together, bacitracin and tyrothricin are truly synergistic. Soothing local relief is afforded by benzocaine.

In severe throat infections TRACINETS Troches, by their local action, supplement antibiotic injections.

Quick Information: Each TRACINETS Troche contains 50 units of bacitracin, 1 mg. of tyrothricin and 5 mg. of benzocaine. Available in vials of 12.

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Doctor, are <u>you</u> using these time-saving aids?



"Instructions for Routine Care of Acne"

Each of the 50 leaflets in this Ivory Handy Pad contains instructions covering the usual cautions and hygienic advice applying to routine home procedures in the treatment of acne. Only professionally accepted matter is included. You simply hand a leaflet to the patient.

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- No. 3: "Instructions for Bathing Your Baby."
- No. 4: "The Hygiene of Pregnancy."
- No. 5: "Home Care of the Bedfast Patient."
- No. 6: "Sick Room Precautions to Prevent the Spread of Communicable Disease."